



# Bank Holding Company Performance Report December 31, 2021—FR BHCPR

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**BHC Name** HOME BANCSHARES, INC.

**City/State** CONWAY, AR

## Bank Holding Company Information

Federal Reserve District: 8

Consolidated Assets (\$000): 18,052,138

Peer Group Number: 1 Number in Peer Group: 130

Number of Bank Subsidiaries: 1

### Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

### Mailing Address:

**HOME BANCSHARES, INC.**  
**719 HARKRIDER STREET**  
  
**CONWAY, AR 72032**

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BHC Name

City/State

## Summary Ratios

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
Average assets (\$000)	17,455,051			16,135,061			15,028,968			14,564,691			11,490,027		
Net income (\$000)	319,021			214,448			289,539			300,403			135,083		
Number of BHCs in peer group	130			128			125			118			108		
	BHC	Peer #	Pct												
<b>Earnings and Profitability:</b>															
<b>Percent of Average Assets</b>															
Net interest income (tax equivalent)	3.41	2.60	92	3.73	2.77	92	3.83	3.01	85	3.93	3.08	88	4.07	2.92	90
+ Non-interest income	0.65	1.04	31	0.62	1.21	24	0.60	1.32	17	0.65	1.31	19	0.81	1.35	22
- Overhead expense	1.70	2.17	20	1.88	2.57	18	1.83	2.69	14	1.80	2.71	9	2.08	2.72	17
- Provision for credit losses	-0.03	-0.09	62	0.70	0.51	80	0.01	0.15	12	0.03	0.14	17	0.39	0.16	89
+ Securities gains (losses)	0	0.01	53	0	0.02	16	0	0.01	27	0	0	50	0.02	0.01	79
+ Other tax equivalent adjustments	0	0	46	0	0	48	0	0	42	0	0	45	0	0	47
= Pretax net operating income (tax equivalent)	2.43	1.66	91	1.76	1.04	89	2.60	1.56	96	2.75	1.57	97	2.43	1.43	95
Net operating income	1.83	1.26	90	1.33	0.81	88	1.93	1.19	96	2.06	1.24	96	1.18	0.89	76
Net income	1.83	1.26	90	1.33	0.82	87	1.93	1.19	96	2.06	1.24	96	1.18	0.90	75
Net income (Subchapter S adjusted)		1.97			1.18			1.17			1.42			0.99	
<b>Percent of Average Earning Assets</b>															
Interest income (tax equivalent)	4.09	3.06	90	4.81	3.55	93	5.52	4.41	92	5.43	4.24	92	5.18	3.80	92
Interest expense	0.33	0.25	72	0.65	0.52	71	1.17	1.08	65	0.97	0.86	67	0.63	0.60	63
Net interest income (tax equivalent)	3.76	2.80	93	4.16	3.01	93	4.35	3.33	87	4.46	3.38	89	4.55	3.19	91
<b>Losses, Allowance, and Past Due + Nonaccrual</b>															
Net loan and lease losses / Average loans and leases	0.08	0.11	51	0.11	0.27	33	0.07	0.21	32	0.05	0.22	23	0.17	0.24	47
Earnings coverage of net loan and lease losses (X)	47.58	39.72	68	31.34	22.91	75	48.40	24.40	83	68.97	21.75	89	22.55	19.67	68
Allowance for loan and lease losses / Total loans and leases not held-for-sale	2.42	1.23	93	2.21	1.58	82	0.95	0.83	64	0.99	0.90	63	1.07	0.98	62
Allowance for loan and lease losses / Total loans and leases	2.41	1.20	93	2.19	1.55	83	0.94	0.81	62	0.98	0.89	65	1.07	0.96	62
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.50	0.49	55	0.61	0.71	47	0.52	0.57	47	0.54	0.61	47	0.51	0.72	29
30-89 days past due loans and leases / Total loans and leases	0.10	0.32	16	0.24	0.39	36	0.14	0.43	15	0.23	0.44	24	0.23	0.47	22
<b>Liquidity and Funding</b>															
Net noncore funding dependence	-19.04	-2.33	6	3.77	3.20	56	14.45	14.45	53	18.70	16.62	63	16.09	17.03	54
Net short-term noncore funding dependence	-22.81	-7.71	11	-0.08	-4.76	68	8.74	3.38	62	13.29	4.66	76	10.57	4.83	66
Net loans and leases / Total assets	53.18	58.67	31	66.93	61.58	62	71.63	63.77	68	71.64	63.98	67	70.73	62.73	64
<b>Capitalization</b>															
Tier 1 leverage ratio	11.11	8.98	88	10.52	9.13	86	11.27	9.76	81	10.36	9.71	71	9.98	9.53	65
Holding company equity capital / Total assets	15.32	10.71	96	15.89	11.16	95	16.71	12.43	89	15.36	12.22	83	15.25	11.94	88
Total equity capital (including minority interest) / Total assets	15.32	10.82	96	15.89	11.29	95	16.71	12.57	89	15.36	12.27	83	15.25	12.01	88
Common equity tier 1 capital / Total risk-weighted assets	15.37	12.42	86	12.94	12.38	65	12.44	12.17	60	11.34	12.12	42	10.86	12.19	31
Net loans and leases / Equity capital (X)	3.47	5.53	9	4.21	5.58	20	4.29	5.21	27	4.67	5.29	34	4.64	5.27	32
Cash dividends / Net income	28.88	28.27	53	40.88	42.30	49	29.57	33.12	44	26.59	27.31	39	44.69	31.29	73
Cash dividends / Net income (Subchapter S adjusted)		3.14			-0.65			-12.02			17.36			47.52	
<b>Growth Rates</b>															
Assets	10.08	10.50	55	9.09	16.68	27	-1.77	9.26	9	5.90	7	59	47.32	8.28	95
Equity capital	6.14	7.46	57	3.75	6.99	34	6.88	10.49	46	6.61	7.89	60	66.05	10.18	93
Net loans and leases	-12.54	3.36	3	1.93	9.07	24	-1.78	9.10	7	7.26	7.89	57	39.87	9.38	93
Noncore funding	-16.98	-14.79	45	-27.27	-12.18	33	-22.93	6.59	9	16.37	10.67	68	0.07	5.59	51
<b>Parent Company Ratios</b>															
Short-term debt / Equity capital	0	0.57	38	0	0.77	38	0	1.02	36	0	1.14	37	0	1.07	36
Long-term debt / Equity capital	10.84	10.95	62	11.48	13.56	59	11.89	13.04	65	12.68	13.37	65	13.49	12.69	66
Equity investment in subsidiaries / Equity capital	101.87	103.22	49	107.44	102.81	77	109.86	103.22	81	112.52	103.10	86	113.94	102.10	90
Cash from ops + noncash items + op expense / Op expense + dividends	236.24	154.48	81	146.91	147.24	61	197.20	190.27	58	188.99	174.91	62	113.47	148.20	36

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

**Income Statement—Revenues and Expenses**

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/20219	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	571,960	625,338	658,345	630,596	479,189	-8.54	41.79
Income from lease financing receivables.....	0	0	0	0	0		
Fully taxable income on loans and leases.....	569,790	622,454	654,309	626,356	478,527	-8.46	41.66
Tax-exempt income on loans and leases.....	2,170	2,884	4,036	4,240	662	-24.76	83.59
Estimated tax benefit on income on loans and leases.....	765	1,002	1,385	1,439	412	-23.67	2.90
Income on loans and leases (tax equivalent).....	572,725	626,340	659,730	632,035	479,601	-8.56	41.72
Investment interest income (tax equivalent).....	55,964	53,707	58,194	54,075	46,127	4.20	40.63
Interest on balances due from depository institutions.....	3,515	1,849	5,188	4,649	2,309	90.10	646.28
Interest income on other earning assets.....	14,881	12,553	7,838	5,879	3,555	18.55	372.86
Total interest income (tax equivalent).....	647,085	694,449	730,950	696,638	531,592	-6.82	44.58
Interest on time deposits of \$250K or more.....	4,425	15,247	15,886	12,257	3,743	-70.98	
Interest on time deposits < \$250K.....	4,555	11,779	21,024	9,133	6,858	-61.33	
Interest on foreign office deposits.....	0	0	0	0	0		
Interest on other deposits.....	15,956	36,084	77,194	58,199	23,176	-55.78	77.74
Interest on other borrowings and trading liabilities.....	9,764	12,796	23,168	27,322	17,484	-23.69	-33.37
Interest on subordinated debt and mandatory convertible securities.....	17,500	17,501	17,499	17,444	13,085	-0.01	
Total interest expense.....	52,200	93,407	154,771	124,355	64,346	-44.12	70.71
Net interest income (tax equivalent).....	594,885	601,042	576,179	572,283	467,246	-1.02	42.67
Non-interest income.....	113,959	99,969	90,386	95,252	92,891	13.99	38.65
Adjusted operating income (tax equivalent).....	708,844	701,011	666,565	667,535	560,137	1.12	42.01
Overhead expense.....	297,139	303,051	274,362	262,679	239,080	-1.95	55.85
Provision for credit losses.....	-4,752	112,264	1,325	4,322	44,250		
Securities gains (losses).....	219	0	-2	0	2,132		-67.26
Other tax equivalent adjustments.....	0	0	0	0	0		
Pretax net operating income (tax equivalent).....	423,854	283,718	390,876	401,033	278,939	49.39	45.87
Applicable income taxes.....	97,754	63,255	96,082	95,117	136,000	54.54	-7.34
Tax equivalent adjustments.....	7,079	6,015	5,255	5,513	7,856	17.69	-10.66
Applicable income taxes (tax equivalent).....	104,833	69,270	101,337	100,630	143,856	51.34	-7.57
Minority interest.....	0	0	0	0	0		
Net income before discontinued operations, net of minority interest.....	319,021	214,448	289,539	300,403	135,083	48.76	80.09
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	319,021	214,448	289,539	300,403	135,083	48.76	80.09
<b>Memoranda</b>							
Net income - holding company and noncontrolling (minority) interest.....	319,021	214,448	289,539	300,403	135,083	48.76	80.09
Investment securities income (tax equivalent).....	55,964	53,707	58,194	54,075	46,127	4.20	40.63
US Treasury and agency securities (excluding mortgage-backed securities).....	2,849	4,639	9,526	8,513	6,335	-38.59	-45.33
Mortgage-backed securities.....	21,957	24,411	28,685	25,256	17,703	-10.05	54.66
All other securities.....	31,158	24,657	19,983	20,306	22,089	26.37	52.82
Cash dividends declared.....	92,142	87,677	85,627	79,867	60,373	5.09	91.58
Common.....	92,142	87,677	85,627	79,867	60,373	5.09	91.58
Preferred.....	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

## Relative Income Statement and Margin Analysis

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
<b>Percent of Average Assets</b>															
Interest income (tax equivalent) .....	3.71	2.85	90	4.30	3.27	93	4.86	4	89	4.78	3.87	90	4.63	3.47	90
Less: Interest expense .....	0.30	0.23	70	0.58	0.48	68	1.03	0.98	65	0.85	0.79	65	0.56	0.55	63
Equals: Net interest income (tax equivalent) .....	3.41	2.60	92	3.73	2.77	92	3.83	3.01	85	3.93	3.08	88	4.07	2.92	90
Plus: Non-interest income .....	0.65	1.04	31	0.62	1.21	24	0.60	1.32	17	0.65	1.31	19	0.81	1.35	22
Equals: adjusted operating income (tax equivalent) .....	4.06	3.70	74	4.34	4.04	71	4.44	4.41	55	4.58	4.46	60	4.87	4.33	76
Less: Overhead expense .....	1.70	2.17	20	1.88	2.57	18	1.83	2.69	14	1.80	2.71	9	2.08	2.72	17
Less: Provision for credit losses .....	-0.03	-0.09	62	0.70	0.51	80	0.01	0.15	12	0.03	0.14	17	0.39	0.16	89
Plus: Realized gains (losses) on held-to-maturities securities .....	0	0	49	0	0	46	0	0	49	0	0	51	0	0	47
Plus: Realized gains (losses) on available-for-sale securities .....	0	0.01	52	0	0.02	17	0	0.01	26	0	0	50	0.02	0.01	81
Plus: other tax equivalent adjustments .....	0	0	46	0	0	48	0	0	42	0	0	45	0	0	47
Equals: Pretax net operating income (tax equivalent) .....	2.43	1.66	91	1.76	1.04	89	2.60	1.56	96	2.75	1.57	97	2.43	1.43	95
Less: Applicable income taxes (tax equivalent) .....	0.60	0.38	90	0.43	0.23	89	0.67	0.36	92	0.69	0.33	96	1.25	0.55	94
Less: Minority interest .....	0	0	40	0	0	42	0	0	36	0	0	36	0	0	34
Equals: Net operating income .....	1.83	1.26	90	1.33	0.81	88	1.93	1.19	96	2.06	1.24	96	1.18	0.89	76
Plus: Net extraordinary items .....	0	0	50	0	0	50	0	0	50	0	0	51	0	0	48
Equals: Net income .....	1.83	1.26	90	1.33	0.82	87	1.93	1.19	96	2.06	1.24	96	1.18	0.90	75
Memo: Net income (last four quarters) .....	1.83	1.26	90	1.33	0.82	87	1.93	1.19	96	2.06	1.24	96	1.18	0.91	75
Net income—BHC and noncontrolling (minority) interest .....	1.83	1.27	90	1.33	0.83	86	1.93	1.20	96	2.06	1.25	96	1.18	0.91	75
<b>Margin Analysis</b>															
Average earning assets / Average assets .....	90.62	93.08	21	89.55	92.32	16	88.17	91.05	21	88.02	91.48	16	89.34	91.61	27
Average interest-bearing funds / Average assets .....	61.35	61.99	55	65.05	64.06	58	67.62	65.57	63	68.53	65.56	68	70.94	65.75	73
Interest income (tax equivalent) / Average earning assets .....	4.09	3.06	90	4.81	3.55	93	5.52	4.41	92	5.43	4.24	92	5.18	3.80	92
Interest expense / Average earning assets .....	0.33	0.25	72	0.65	0.52	71	1.17	1.08	65	0.97	0.86	67	0.63	0.60	63
Net interest income (tax equivalent) / Average earning assets .....	3.76	2.80	93	4.16	3.01	93	4.35	3.33	87	4.46	3.38	89	4.55	3.19	91
<b>Yield or Cost</b>															
Total loans and leases (tax equivalent) .....	5.52	4.01	93	5.44	4.27	90	6.02	5.09	88	5.95	4.95	89	5.71	4.52	89
Interest-bearing bank balances .....	0.14	0.14	51	0.25	0.27	49	1.39	2.04	18	1.22	1.64	18	0.78	1.05	18
Federal funds sold and reverse repos .....	0	0.25	19	1.61	0.68	87	2.39	2.44	61	1.14	2.17	12	0.16	1.41	8
Trading assets .....		0.45			0.60			0.99			1.11			1.11	
Total earning assets .....	4.05	3.04	90	4.76	3.51	93	5.48	4.36	92	5.39	4.20	92	5.10	3.73	92
Investment securities (tax equivalent) .....	1.97	1.77	65	2.46	2.25	70	2.86	2.76	62	2.79	2.68	64	2.81	2.47	75
US Treasury and agency securities (excluding mortgage-backed securities) .....	0.70	1.14	23	1.40	1.75	32	2.31	2.32	58	2.07	2.05	57	1.70	1.62	57
Mortgage-backed securities .....	1.49	1.57	45	2.10	2.05	52	2.45	2.61	26	2.33	2.50	29	1.94	2.23	19
All other securities .....	2.96	2.81	60	3.31	3.24	61	4.37	4.06	75	4.33	4.20	74	5.13	3.66	88
Interest-bearing deposits .....	0.25	0.21	67	0.67	0.53	68	1.32	1.10	71	0.99	0.81	74	0.54	0.49	62
Time deposits of \$250K or more .....	0.92	0.66	78	1.56	1.42	60	1.53	1.96	19	1.66	1.44	66			
Time deposits < \$250K .....	0.76	0.62	68	1.56	1.36	65	2.29	1.82	78	1	1.29	29			
Other domestic deposits .....	0.18	0.15	68	0.47	0.36	77	1.15	0.93	73	0.89	0.67	77			
Foreign deposits .....		0.14			0.42			1.19			0.97			0.51	
Federal funds purchased and repos .....	0.33	0.17	88	0.77	0.62	73	1.70	1.86	44	1.23	1.51	39	0.68	0.94	40
Other borrowed funds and trading liabilities .....	1.90	1.27	73	1.78	1.50	64	2.02	2.38	28	1.89	2.28	25	1.30	1.77	24
All interest-bearing funds .....	0.49	0.37	74	0.89	0.74	69	1.52	1.49	61	1.25	1.19	65	0.79	0.82	59

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

### Non-interest Income and Expenses

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
<b>Non-interest Income and Expenses</b>					
Total non-interest income	113,959	99,969	90,386	95,252	92,891
Fiduciary activities income	1,960	1,633	1,566	1,552	1,678
Service charges on deposit accounts - domestic	22,276	21,381	25,930	26,851	24,922
Trading revenue	0	0	0	0	0
Investment banking fees and commissions	4,896	2,736	1,863	2,630	3,040
Insurance activities revenue	1,943	1,848	2,278	2,110	1,948
Venture capital revenue	0	0	0	0	0
Net servicing fees	0	0	0	0	0
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets	29,954	31,168	16,630	15,226	14,089
Other non-interest income	52,930	41,203	42,119	46,883	47,214
Total overhead expenses	297,139	303,051	274,362	262,679	239,080
Personnel expense	170,755	163,950	154,177	143,545	119,369
Net occupancy expense	38,864	39,831	38,135	35,640	32,474
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets)	5,683	5,844	6,325	6,454	4,207
Other operating expenses	81,837	93,426	75,725	77,040	83,030
Fee income on mutual funds and annuities	3,917	2,189	1,490	2,104	2,432
<b>Memoranda</b>					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	1,990	2,018	1,917	1,815	1,745
Average personnel expense per employee	85.81	81.24	80.43	79.09	68.41
Average assets per employee	8,771.38	7,995.57	7,839.84	8,024.62	6,584.54

	BHC	Peer # 1	Pct												
<b>Analysis Ratios</b>															
Mutual fund fee income / Non-interest income	3.44	2.17	70	2.19	2.02	59	1.65	2.72	44	2.21	3.08	47	2.62	2.85	50
Overhead expenses / Net Interest Income + non-interest income	42.34	59.28	9	43.60	62.28	6	41.49	61.29	3	39.68	60.88	2	43.29	63.61	4
<b>Percent of Average Assets</b>															
Total overhead expense	1.70	2.17	20	1.88	2.57	18	1.83	2.69	14	1.80	2.71	9	2.08	2.72	17
Personnel expense	0.98	1.21	23	1.02	1.30	24	1.03	1.41	16	0.99	1.44	13	1.04	1.42	17
Net occupancy expense	0.22	0.23	49	0.25	0.26	46	0.25	0.28	34	0.24	0.28	29	0.28	0.29	52
Other operating expenses	0.50	0.72	16	0.62	0.94	20	0.55	0.97	9	0.57	0.97	9	0.76	1	32
Overhead less non-interest income	1.05	1.10	38	1.26	1.25	47	1.22	1.32	39	1.15	1.38	31	1.27	1.34	42
<b>Percent of Adjusted Operating Income (Tax Equivalent)</b>															
Total overhead expense	41.92	58.83	9	43.23	61.82	6	41.16	60.64	3	39.35	60.37	2	42.68	62.73	5
Personnel expense	24.09	32.93	13	23.39	32.36	10	23.13	32.39	9	21.50	32.51	8	21.31	32.93	7
Net occupancy expense	5.48	6.23	34	5.68	6.58	33	5.72	6.52	34	5.34	6.48	26	5.80	6.70	33
Other operating expenses	12.35	19.18	5	14.16	22.28	8	12.31	21.20	2	12.51	20.90	2	15.57	22.41	10
Total non-interest income	16.08	27.67	26	14.26	28.83	20	13.56	29.23	15	14.27	28.50	19	16.58	31.08	20
Fiduciary activities income	0.28	2.20	34	0.23	2.09	31	0.23	1.97	33	0.23	2.14	34	0.30	2.38	33
Service charges on domestic deposit accounts	3.14	3.27	44	3.05	3.27	45	3.89	3.88	48	4.02	4.15	47	4.45	4.28	48
Trading revenue	0	0.62	27	0	1.28	25	0	1.18	22	0	0.85	27	0	0.90	28
Investment banking fees and commissions	0.69	2.58	31	0.39	2.46	27	0.28	3.54	19	0.39	3.42	22	0.54	3.62	26
Insurance activities revenue	0.27	0.36	66	0.26	0.41	68	0.34	0.47	68	0.32	0.47	68	0.35	0.55	66
Venture capital revenue	0	0.04	44	0	0.01	44	0	0.02	42	0	0.02	41	0	0.01	44
Net servicing fees	0	0.60	14	0	0.01	42	0	0.28	21	0	0.65	9	0	0.60	10
Net securitization income	0	0.01	44	0	0	45	0	0.01	44	0	0.01	44	0	0.01	44
Net gain (loss) - sales of loans, OREO, and other assets	4.23	3.30	68	4.45	3.92	65	2.49	1.86	68	2.28	1.61	70	2.52	1.67	69
Other non-interest income	7.47	9.27	43	5.88	9.65	32	6.32	10.04	28	7.02	9.86	39	8.43	10.77	42
Overhead less non-interest income	25.84	30.52	30	28.97	31.93	39	27.60	31.06	33	25.08	31.46	27	26.10	31.19	30
Applicable income taxes / Pretax net operating income (tax equivalent)	23.06	21.18	73	22.30	18.63	73	24.58	20.56	82	23.72	19.04	83	48.76	32.99	83
Applicable income tax + TE / Pretax net operating income + TE	24.73	22.67	78	24.42	21.18	77	25.93	23.23	78	25.09	21.56	79	51.57	37.95	81

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

**Assets**

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Real estate loans	7,425,799	8,178,583	8,585,359	8,965,215	8,794,453	-9.20	22.46
Commercial and industrial loans	1,386,748	1,896,441	1,528,003	1,476,330	1,297,397	-26.88	23.46
Loans to individuals	825,519	864,690	511,908	443,105	46,148	-4.53	1877.53
Loans to depository institutions and acceptances of other banks	0	0	0	0	0		
Agricultural loans	43,920	66,870	63,644	48,562	49,815	-34.32	-41.18
Other loans and leases	154,103	214,137	180,796	138,667	143,375	-28.04	82.79
Less: Unearned income	0	0	0	0	0		
Loans and leases, net of unearned income	9,836,089	11,220,721	10,869,710	11,071,879	10,331,188	-12.34	33.14
Less: Allowance for loan and lease losses	236,714	245,473	102,122	108,791	110,266	-3.57	195.89
Net loans and leases	9,599,375	10,975,248	10,767,588	10,963,088	10,220,922	-12.54	31.36
Debt securities that reprice or mature in over 1 year	2,798,679	2,198,109	1,747,988	1,616,101	1,521,750	27.32	154.45
Mutual funds and equity securities	0	0	0	0	4,831		-100.00
Subtotal	12,398,054	13,173,357	12,515,576	12,579,189	11,747,503	-5.89	47.31
Interest-bearing bank balances	3,530,407	1,021,615	321,687	482,915	469,018	245.57	3700.59
Federal funds sold and reverse repos	0	0	0	325	24,109		-100.00
Debt securities that reprice or mature within 1 year	319,128	273,672	333,850	360,537	361,692	16.61	28.52
Trading assets	0	0	0	0	0		
Total earning assets	16,247,589	14,468,644	13,171,113	13,422,966	12,602,322	12.30	85.49
Non-interest-bearing cash and due from depository institutions	119,908	242,173	168,914	175,024	166,915	-50.49	-3.11
Premises, fixed assets, and leases	275,760	278,614	280,103	233,261	237,439	-1.02	34.32
Other real estate owned	1,630	4,420	9,143	13,236	18,867	-63.12	-89.78
Investment in unconsolidated subsidiaries	2,201	2,201	2,201	2,201	2,201	0.00	2.37
Intangible and other assets	1,405,050	1,402,752	1,400,573	1,455,750	1,422,016	0.16	100.13
Total assets	18,052,138	16,398,804	15,032,047	15,302,438	14,449,760	10.08	84.05
Quarterly average assets	17,914,727	16,493,066	14,944,368	14,838,979	14,113,936	8.62	83.23
Average loans and leases (YTD)	10,379,428	11,503,553	10,962,113	10,616,461	8,397,152	-9.77	48.57
<b>Memoranda</b>							
Loans held-for-sale	72,734	114,840	110,722	64,227	44,306	-36.66	29.31
Loans not held-for-sale	9,763,355	11,105,881	10,758,988	11,007,652	10,286,882	-12.09	33.17
Real estate loans secured by 1-4 family	1,274,955	1,536,258	1,819,222	1,975,588	1,970,311	-17.01	-5.99
Commercial real estate loans	6,020,170	6,527,894	6,677,737	6,913,194	6,741,913	-7.78	30.03
Construction and land development	1,850,049	1,562,297	1,776,689	1,546,035	1,700,491	18.42	62.88
Multifamily	280,837	536,538	488,278	560,475	441,303	-47.66	-17.63
Nonfarm nonresidential	3,889,284	4,429,059	4,412,770	4,806,684	4,600,119	-12.19	23.35
Real estate loans secured by farmland	130,674	114,431	88,400	76,433	82,229	14.19	68.10
Total investment securities	3,117,807	2,471,781	2,081,838	1,976,638	1,888,273	26.14	129.74
U.S. Treasury securities	1,267	1,039	1,255	980	990	21.94	
US agency securities (excluding mortgage-backed securities)	431,962	325,952	395,796	413,179	407,223	32.52	78.81
Municipal securities	996,979	927,894	439,556	443,510	395,659	7.45	158.14
Mortgage-backed securities	1,538,021	1,177,942	1,213,741	1,086,076	1,048,361	30.57	123.36
Asset-backed securities	49,044	6,762	7,918	9,362	12,607	625.29	284.96
Other debt securities	100,534	32,192	23,572	23,531	18,602	212.29	426.55
Mutual funds and equity securities	0	0	0	0	4,831		-100.00
Available-for-sale securities	3,117,807	2,471,781	2,081,838	1,783,862	1,663,517	26.14	190.59
U.S. Treasury securities	1,267	1,039	1,255	980	990	21.94	
US agency securities (excluding mortgage-backed securities)	431,962	325,952	395,796	409,923	401,529	32.52	83.86
Municipal securities	996,979	927,894	439,556	311,285	250,301	7.45	360.50
Mortgage-backed securities	1,538,021	1,177,942	1,213,741	1,028,781	974,657	30.57	164.83
Asset-backed securities	49,044	6,762	7,918	9,362	12,607	625.29	284.96
Other debt securities	100,534	32,192	23,572	23,531	18,602	212.29	426.55
Mutual funds and equity securities	0	0	0	0	4,831		-100.00
Held-to-maturity securities appreciation (depreciation)				835	2,680		
Available-for-sale securities appreciation (depreciation)	14,116	59,714	21,989	-19,181	-5,629	-76.36	2051.83
Structured notes, fair value	15,735	0	0	0	0		56.36
Pledged securities	1,153,261	1,075,243	865,462	1,322,811	1,178,090	7.26	7.72

BHC Name

City/State

**Liabilities and Changes in Capital**

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Demand deposits	4,127,878	3,266,753	2,367,091	2,401,232	2,385,252	26.36	143.51
NOW, ATS and transaction accounts	5,628,729	5,027,812	4,300,670	3,912,858	3,511,184	11.95	120.33
Time deposits less brokered deposits < \$250K	-66,406	23,083	282,579	291,960	224,357		
MMDA and other savings accounts	3,623,076	3,184,429	2,633,295	2,711,549	2,966,285	13.77	158.37
Other non-interest-bearing deposits	0	0	0	0	0		
Core deposits	13,313,277	11,502,077	9,583,635	9,317,599	9,087,078	15.75	136.79
Time deposits of \$250K or more	321,589	588,032	1,115,070	921,954	636,881	-45.31	
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	140,886	168,931	148,727	143,679	147,789	-16.60	16.16
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	0	0	221,416	925,590	958,795		-100.00
Other borrowings w/remaining maturity over 1 year	400,000	400,000	400,023	546,803	340,393	0.00	-48.44
Brokered deposits < \$250K	625,704	635,681	579,678	660,225	664,543	-1.57	
Noncore funding	1,488,179	1,792,644	2,464,914	3,198,251	2,748,401	-16.98	-45.82
Trading liabilities	0	0	0	0	0		
Subordinated notes and debentures + trust preferred securities	371,093	370,326	369,557	368,790	368,031	0.21	510.09
Other liabilities	113,868	127,999	102,410	67,912	41,959	-11.04	122.25
Total liabilities	15,286,417	13,793,046	12,520,516	12,952,552	12,245,469	10.83	80.24
<b>Equity Capital</b>							
Perpetual preferred stock (including surplus)	0	0	0	0	0		
Common stock	1,637	1,651	1,664	1,707	1,736	-0.85	16.51
Common surplus	1,487,373	1,520,617	1,537,091	1,609,810	1,675,318	-2.19	71.01
Retained earnings	1,266,249	1,039,370	956,555	752,184	530,658	21.83	177.72
Accumulated other comprehensive income	10,462	44,120	16,221	-13,815	-3,421	-76.29	2515.50
Other equity capital components	0	0	0	0	0		
Total holding company equity capital	2,765,721	2,605,758	2,511,531	2,349,886	2,204,291	6.14	108.34
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	2,765,721	2,605,758	2,511,531	2,349,886	2,204,291	6.14	108.34
Total liabilities and capital	18,052,138	16,398,804	15,032,047	15,302,438	14,449,760	10.08	84.05
<b>Memoranda</b>							
Non-interest-bearing deposits	4,127,878	3,266,753	2,367,091	2,401,232	2,385,252	26.36	143.51
Interest-bearing deposits	10,132,692	9,459,037	8,911,292	8,498,546	8,003,250	7.12	93.11
Total deposits	14,260,570	12,725,790	11,278,383	10,899,778	10,388,502	12.06	105.41
Long-term debt that reprices within 1 year	0	0	0	0	0		
<b>Changes in Holding Company Equity Capital</b>							
Equity capital, previous year-end as amended	2,605,758	2,511,531	2,349,886	2,204,291	1,327,490		
Accounting restatements	0	-43,956	0	0	0		
Net income	319,021	214,448	289,539	300,403	135,083		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	-33,258	-16,488	-72,762	-102,822	-19,743		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	0	0	0	0	0		
Changes incident to business combinations	0	0	0	28,201	818,950		
Less: Dividends declared	92,142	87,677	85,627	79,867	60,373		
Change in other comprehensive income	-33,658	27,900	30,495	-10,394	-3,821		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	0	10,074	6,705		
Holding company equity capital, ending balance	2,765,721	2,605,758	2,511,531	2,349,886	2,204,291		

BHC Name

City/State

### Percent Composition of Assets

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Real estate loans	41.14	36.25	58	49.87	36.22	78	57.11	37.78	84	58.59	37.19	89	60.86	35.54	91
Commercial and industrial loans	7.68	10.76	36	11.56	13.52	39	10.16	12.02	42	9.65	12.85	40	8.98	12.62	33
Loans to individuals	4.57	3.36	70	5.27	3.40	71	3.41	4.20	60	2.90	4.31	56	0.32	4.47	22
Loans to depository institutions and acceptances of other banks	0	0.02	34	0	0.03	31	0	0.04	29	0	0.05	28	0	0.06	25
Agricultural loans	0.24	0.18	73	0.41	0.19	77	0.42	0.24	77	0.32	0.30	72	0.34	0.21	78
Other loans and leases	0.85	4.47	17	1.31	4.63	21	1.20	5.01	17	0.91	5	14	0.99	5.10	13
Net loans and leases	53.18	58.67	31	66.93	61.58	62	71.63	63.77	68	71.64	63.98	67	70.73	62.73	64
Debt securities over 1 year	15.50	19.46	38	13.40	15.55	38	11.63	14.60	31	10.56	14.63	28	10.53	14.83	25
Mutual funds and equity securities	0	0.06	13	0	0.05	13	0	0.06	13	0	0.06	12	0.03	0.06	50
Subtotal	68.68	79.22	14	80.33	78.16	48	83.26	79.65	42	82.20	79.97	37	81.30	79.31	34
Interest-bearing bank balances	19.56	8.50	91	6.23	7.51	41	2.14	3.06	52	3.16	3.04	62	3.25	3.46	57
Federal funds sold and reverse repos	0	0.54	28	0	0.82	26	0	1.57	25	0	1.66	52	0.17	1.81	67
Debt securities 1 year or less	1.77	1.56	66	1.67	1.68	60	2.22	1.91	67	2.36	1.96	72	2.50	1.86	73
Trading assets	0	0.49	19	0	1.01	17	0	1.19	15	0	1.33	15	0	1.34	15
Total earning assets	90	91.77	31	88.23	91.05	14	87.62	89.53	27	87.72	89.74	26	87.21	89.84	23
Non-interest cash and due from depository institutions	0.66	0.82	31	1.48	1.07	84	1.12	1.14	44	1.14	1.21	42	1.16	1.22	41
Other real estate owned	0.01	0.01	61	0.03	0.02	70	0.06	0.03	81	0.09	0.04	85	0.13	0.05	88
All other assets	9.33	7.35	72	10.29	7.82	84	11.26	9.27	73	11.14	8.98	72	11.63	8.86	77
<b>Memoranda</b>															
Short-term investments	21.32	11.47	85	7.90	11.17	39	4.36	7.63	49	5.51	7.80	57	5.92	8.69	53
U.S. Treasury securities	0.01	1.47	26	0.01	0.84	37	0.01	1.03	31	0.01	1.04	36	0.01	1.02	34
US agency securities (excluding mortgage-backed securities)	2.39	0.82	83	1.99	0.63	86	2.63	0.54	92	2.70	0.69	89	2.82	0.75	88
Municipal securities	5.52	1.73	85	5.66	1.69	87	2.92	1.34	80	2.90	1.62	74	2.74	1.60	70
Mortgage-backed securities	8.52	14.14	24	7.18	11.75	28	8.07	11.44	31	7.10	11.13	23	7.26	11.06	29
Asset-backed securities	0.27	0.50	64	0.04	0.32	57	0.05	0.28	61	0.06	0.33	61	0.09	0.30	65
Other debt securities	0.56	0.53	63	0.20	0.42	52	0.16	0.39	55	0.15	0.41	56	0.13	0.38	57
Loans held-for-sale	0.40	0.55	67	0.70	0.52	68	0.74	0.39	76	0.42	0.30	72	0.31	0.33	62
Loans held for investment	54.08	58.06	36	67.72	61.72	65	71.57	63.50	68	71.93	63.93	65	71.19	62.63	65
Real estate loans secured by 1-4 family	7.06	11.46	30	9.37	11.91	39	12.10	13.29	45	12.91	13.46	47	13.64	13.44	51
Revolving	0.67	1.42	32	0.91	1.66	36	1.64	2.07	49	2.19	2.27	53	2.33	2.40	52
Closed-end, secured by first liens	6.26	9.67	34	8.28	9.81	44	10.21	10.69	48	10.46	10.57	50	11.01	10.35	54
Closed-end, secured by junior liens	0.13	0.17	56	0.18	0.22	54	0.25	0.28	59	0.27	0.31	54	0.30	0.34	58
Commercial real estate loans	33.35	22.69	76	39.81	22.22	92	44.42	22.23	92	45.18	21.58	94	46.66	19.88	96
Construction and land development	10.25	3.34	94	9.53	3.40	93	11.82	3.44	98	10.10	3.51	97	11.77	3.25	98
Multifamily	1.56	3.57	32	3.27	3.12	62	3.25	3.01	62	3.66	2.72	75	3.05	2.54	70
Nonfarm nonresidential	21.54	14.57	76	27.01	14.72	88	29.36	14.69	92	31.41	14.44	95	31.84	13.30	98
Real estate loans secured by farmland	0.72	0.30	79	0.70	0.33	78	0.59	0.36	75	0.50	0.41	70	0.57	0.32	77

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Loan Mix and Analysis of Concentrations of Credit

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
<b>Loan Mix, Percent of Gross Loans and Leases</b>															
Real estate loans	75.50	61.05	71	72.89	57.15	79	78.98	57.46	85	80.97	56.49	89	85.13	54.84	93
Real estate loans secured by 1-4 family	12.96	19.86	28	13.69	19.43	31	16.74	20.75	33	17.84	21.10	33	19.07	21.45	38
Revolving	1.24	2.43	38	1.32	2.64	33	2.27	3.15	42	3.02	3.50	47	3.25	3.77	44
Closed-end	11.73	17.24	31	12.37	16.59	31	14.47	17.39	38	14.82	17.39	38	15.82	17.41	42
Commercial real estate loans	61.20	37.86	87	58.18	34.63	91	61.43	33.52	94	62.44	32.14	94	65.26	29.99	96
Construction and land development	18.81	5.65	96	13.92	5.26	94	16.35	5.09	98	13.96	5.20	95	16.46	4.90	98
1-4 family	5.55	1.18	96	3.97	0.93	95	4.87	0.94	97	4.06	1.02	97	4.57	0.89	99
Other	13.25	4.40	97	9.95	4.19	93	11.47	4.02	96	9.90	4.05	93	11.89	3.90	98
Multifamily	2.86	5.78	31	4.78	4.96	56	4.49	4.69	53	5.06	4.10	68	4.27	3.84	65
Nonfarm nonresidential	39.54	24.56	80	39.47	22.93	90	40.60	22.15	92	43.41	21.40	95	44.53	20.03	98
Owner-occupied	11.73	8.29	70	12.20	7.68	77	12.94	7.72	80	14.67	8.03	85	16.44	7.58	92
Other	27.81	15.94	87	27.28	14.95	94	27.66	14.34	92	28.75	13.38	96	28.09	12.45	96
Real estate loans secured by farmland	1.33	0.54	83	1.02	0.54	75	0.81	0.55	73	0.69	0.63	69	0.80	0.51	75
Loans to depository institutions and acceptances of other banks	0	0.04	34	0	0.06	31	0	0.11	29	0	0.12	28	0	0.17	25
Commercial and industrial loans	14.10	18.86	38	16.90	22.17	30	14.06	19.53	33	13.33	20.32	27	12.56	20.53	25
Loans to individuals	8.39	6.24	70	7.71	6.13	68	4.71	7.13	56	4	7.36	53	0.45	7.61	16
Credit card loans	0	0.53	22	0	0.65	22	0	0.81	43	0	1.02	45	0.02	1.12	44
Agricultural loans	0.45	0.34	73	0.60	0.32	76	0.59	0.37	76	0.44	0.46	71	0.48	0.33	75
Other loans and leases	1.57	8.75	18	1.91	9.09	20	1.66	9.85	15	1.25	9.66	13	1.39	10.32	13
<b>Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)</b>															
Real estate loans	359.49	391.81	38	436.20	381.27	53	512.91	391.26	67	581.22	379.80	81	618.55	366.85	91
Real estate loans secured by 1-4 family	61.72	126.06	26	81.94	125.03	32	108.68	138.18	38	128.08	137.84	47	138.58	138.55	50
Revolving	5.88	15.44	29	7.92	17.42	32	14.74	21.26	42	21.69	23.33	53	23.65	25.05	50
Closed-end	55.84	108.85	28	74.01	106.14	35	93.94	115.20	41	106.39	112.79	49	114.93	111.69	55
Commercial real estate loans	291.44	245.88	60	348.16	234.65	78	398.94	229.44	87	448.18	219.72	94	474.19	204.45	95
Construction and land development	89.56	35.95	92	83.32	35.62	89	106.14	34.95	95	100.23	35.36	98	119.60	32.91	99
1-4 family	26.45	7.42	93	23.77	6.34	92	31.64	6.61	96	29.15	7.04	95	33.19	6.16	98
Other	63.11	28.11	92	59.55	28.16	90	74.51	27.32	95	71.08	27.26	94	86.41	26.01	99
Multifamily	13.60	38.66	28	28.62	32.74	53	29.17	31.04	54	36.34	27.85	74	31.04	25.95	70
Nonfarm nonresidential	188.28	158.05	60	236.22	155.06	76	263.63	152.10	83	311.62	147.22	94	323.55	137.03	96
Owner-occupied	55.85	52.99	56	72.99	52.37	71	84.02	53.07	75	105.26	54.89	85	119.46	51.62	91
Other	132.43	102.54	66	163.24	100.54	78	179.61	97.41	84	206.35	91.80	94	204.09	84.09	93
Real estate loans secured by farmland	6.33	3.22	76	6.10	3.44	75	5.28	3.60	72	4.96	4.02	70	5.78	3.31	76
Loans to depository institutions and acceptances of other banks	0	0.21	34	0	0.28	31	0	0.44	29	0	0.54	28	0	0.68	25
Commercial and industrial loans	67.13	114.45	26	101.15	139.91	29	91.29	122.02	37	95.71	128.82	39	91.25	126.55	35
Loans to individuals	39.96	34.55	66	46.12	37.47	68	30.58	43.51	56	28.73	42.67	55	3.25	44.83	22
Credit card loans	0	2.77	23	0	3.30	22	0	4.34	44	0.03	5.31	45	0.15	5.73	45
Agricultural loans	2.13	1.86	70	3.57	1.88	77	3.80	2.18	77	3.15	2.72	75	3.50	1.88	80
Other loans and leases	7.46	51.06	14	11.42	49.54	21	10.80	52.44	15	8.99	51.79	13	10.08	52.78	13
<b>Supplemental</b>															
Non-owner occupied CRE loans / Gross loans	49.48	30.07	87	45.98	27.32	91	48.50	26.45	94	47.77	24.79	94	48.82	23.09	95
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	235.59	195.33	60	275.18	183.76	82	314.92	178.57	85	342.92	167.93	92	354.73	156.17	93
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	291.44	252.85	57	348.16	240.85	78	398.94	236.10	87	448.18	225.98	94	474.19	210.40	95

BHC Name

City/State

## Liquidity and Funding

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Short-term investments	21.32	11.47	85	7.90	11.17	39	4.36	7.63	49	5.51	7.80	57	5.92	8.69	53
Liquid assets	31.14	29.03	54	16.88	26.22	24	13.97	22.44	26	14.10	22.72	26	14.65	24.04	27
Investment securities	17.27	21.63	38	15.07	17.85	37	13.85	16.99	38	12.92	17.27	33	13.07	17.35	35
Net loans and leases	53.18	58.67	31	66.93	61.58	62	71.63	63.77	68	71.64	63.98	67	70.73	62.73	64
Net loans, leases and standby letters of credit	53.79	59.49	30	67.27	62.48	62	72.02	64.84	65	72	65.07	66	71.22	63.89	62
Core deposits	73.75	75.71	29	70.14	70.67	34	63.75	63.09	38	60.89	62.13	36	62.89	61.26	43
Noncore funding	8.24	10.30	53	10.93	14.13	50	16.40	19.36	53	20.90	21.34	58	19.02	22.32	50
Time deposits of \$250K or more	1.78	1.58	65	3.59	2.11	79	7.42	2.94	93	6.02	2.89	87	4.41	2.57	80
Foreign deposits	0	0.34	39	0	0.36	39	0	0.43	38	0	0.47	38	0	0.54	36
Federal funds purchased and repos	0.78	1.23	54	1.03	1.47	53	0.99	1.94	51	0.94	1.97	45	1.02	2.23	44
Secured federal funds purchased	0	0	49	0	0	48	0	0	49	0	0	49	0	0	49
Net federal funds purchased (sold)	0.78	0.54	65	1.03	0.54	65	0.99	0.48	65	0.94	0.54	57	0.86	0.73	55
Commercial paper	0	0.01	45	0	0.01	44	0	0.02	45	0	0.02	44	0	0.02	44
Other borrowings w/remaining maturity of 1 year or less	0	1	11	0	1.24	7	1.47	3.01	34	6.05	3.67	77	6.64	3.96	77
Earning assets that reprice within 1 year	46.06	37.37	74	36.67	39.38	41	37.48	39.29	42	36.57	40.29	37	20.51	41.61	9
Interest-bearing liabilities that reprice within 1 year	3.89	6.39	38	6.21	8.20	46	9.87	10.19	61	9.91	10.01	57	7.27	8.46	50
Long-term debt that reprices within 1 year	0	0.26	30	0	0.47	27	0	0.96	25	0	1.34	25	0	1.58	23
Net assets that reprice within 1 year	42.17	29.65	80	30.46	29.11	48	27.61	26.63	50	26.67	27.38	43	13.24	29.77	15
<b>Other Liquidity and Funding Ratios</b>															
Net noncore funding dependence	-19.04	-2.33	6	3.77	3.20	56	14.45	14.45	53	18.70	16.62	63	16.09	17.03	54
Net short-term noncore funding dependence	-22.81	-7.71	11	-0.08	-4.76	68	8.74	3.38	62	13.29	4.66	76	10.57	4.83	66
Short-term investment / Short-term noncore funding	377.09	273.46	73	100.87	184.19	31	37.45	77.77	43	33.53	66.46	43	40.73	74.86	44
Liquid assets - short-term noncore funding / Nonliquid assets	37.01	36.68	55	10.89	28.18	24	2.71	16.97	24	-2.73	16.04	18	0.14	18.16	25
Net loans and leases / Total deposits	67.31	72.79	38	86.24	79.43	71	95.47	90.31	63	100.58	90.08	81	98.39	90.14	75
Net loans and leases / Core deposits	72.10	78.25	41	95.42	88.34	71	112.35	103.93	73	117.66	105	77	112.48	105.65	67
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital		0.12			1.57			0.72		0.06	-0.82	84	0.20	-0.31	84
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	0.75	-0.25	76	3.66	4.31	52	1.40	1.36	57	-1.34	-1.98	70	-0.43	-0.77	61
Structured notes appreciation (depreciation) / Tier 1 capital	-0.01	-0.02	32		0.02			0			-0.05			-0.08	
<b>Percent of Investment Securities</b>															
Held-to-maturity securities	0	14.28	13	0	11.38	15	0	12.67	14	9.75	16.19	47	11.90	15.76	53
Available-for-sale securities	100	83.77	95	100	87.23	96	100	85.40	95	90.25	81.88	58	88.10	84.24	46
U.S. Treasury securities	0.04	6.70	25	0.04	4.72	38	0.06	6.15	31	0.05	6.99	35	0.05	6.96	33
US agency securities (excluding mortgage-backed securities)	13.85	4.12	87	13.19	4.01	84	19.01	3.49	92	20.90	4.02	91	21.57	4.42	91
Municipal securities	31.98	8.22	91	37.54	9.83	91	21.11	7.75	83	22.44	9.16	84	20.95	9.31	82
Mortgage-backed securities	49.33	66.54	22	47.66	66.64	20	58.30	67.43	33	54.95	65.45	32	55.52	65.34	32
Asset-backed securities	1.57	2.50	65	0.27	1.91	59	0.38	1.66	63	0.47	2.05	64	0.67	1.74	65
Other debt securities	3.22	3.08	62	1.30	3.01	49	1.13	2.94	53	1.19	2.79	55	0.99	2.57	57
Mutual funds and equity securities	0	0.29	13	0	0.35	13	0	0.40	13	0	0.42	11	0.26	0.51	51
Debt securities 1 year or less	10.24	7.78	67	11.07	10.55	64	16.04	11.86	72	18.24	11.91	77	19.15	11.79	76
Debt securities 1 to 5 years	30.69	18.25	77	29.33	17.03	78	44.82	17.94	87	45.25	19.18	85	48.11	18.80	85
Debt securities over 5 years	59.08	71.11	25	59.60	69.86	27	39.15	66.02	20	36.51	64.73	21	32.48	64.73	18
Pledged securities	36.99	32.26	59	43.50	35.67	60	41.57	30.57	64	66.92	33.30	88	62.39	34.58	83
Structured notes, fair value	0.50	0.11	90	0	0.02	42	0	0.03	42	0	0.04	41	0	0.03	42
<b>Percent Change from Prior Like Quarter</b>															
Short-term investments	197.20	27.98	96	97.59	183.32	40	-22.31	26.69	17	-1.29	6.77	44	149.40	19.19	91
Investment securities	26.14	31.36	49	18.73	23.62	50	5.32	11.75	49	4.68	9.42	53	39.14	8.45	90
Core deposits	15.75	16.94	58	20.02	26.88	28	2.86	11.23	22	2.54	7.29	37	61.62	12.19	95
Noncore funding	-16.98	-14.79	45	-27.27	-12.18	33	-22.93	6.59	9	16.37	10.67	68	0.07	5.59	51

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Loan commitments (reported semiannually, June/Dec)	3,050,323	2,823,460	2,767,416	2,342,929	2,378,119
Commit: Secured commercial real estate loans	1,702,523	1,608,708	1,735,948	1,495,496	1,617,992
Commit: Unsecured real estate loans	0	0	0	0	0
Credit card lines (reported semiannually, June/Dec)	34,012	40,762	41,984	45,402	23,967
Securities underwriting	0	0	0	0	0
Standby letters of credit	110,765	56,067	58,882	54,775	69,668
Commercial and similar letters of credit	0	0	0	787	785
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
<b>Derivative Contracts</b>					
Interest rate futures and forward contracts	78,000	105,500	0	0	0
Written options contracts (interest rate)	92,407	121,074	0	0	0
Purchased options contracts (interest rate)	0	0	0	0	0
Interest rate swaps	142,291	184,194	217,750	264,208	307,325
Futures and forward foreign exchange	0	0	0	0	0
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Loan commitments (reported semiannually, June/Dec)	16.90	22.78	35	17.22	22.01	41	18.41	23.52	39	15.31	24.05	22	16.46	24.03	29
Standby letters of credit	0.61	0.65	61	0.34	0.71	35	0.39	0.84	35	0.36	0.92	30	0.48	0.96	36
Commercial and similar letters of credit	0	0.02	20	0	0.02	20	0	0.02	17	0.01	0.02	44	0.01	0.03	40
Securities lent	0	0.10	41	0	0.18	40	0	0.40	39	0	0.62	39	0	0.75	39
Credit derivatives - notional amount (holding company as guarantor)	0	0.24	27	0	0.35	26	0	0.42	27	0	0.52	27	0	0.30	27
Credit derivatives - notional amount (holding company as beneficiary)	0	0.18	29	0	0.30	27	0	0.52	27	0	0.75	29	0	0.55	28
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.18	34	0	0.25	34	0	0.30	33	0	0.52	32	0	0.19	34
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.13	34	0	0.30	33	0	0.45	34	0	0.69	34	0	0.59	34
Derivative contracts	1.73	46.30	12	2.50	48.62	9	1.45	68.47	10	1.73	65.81	10	2.13	75.35	11
Interest rate contracts	1.73	32.46	12	2.50	34.36	10	1.45	47.31	10	1.73	43.84	10	2.13	53.66	12
Interest rate futures and forward contracts	0.43	3.25	55	0.64	6.21	47	0	10.67	11	0	11.40	13	0	13.82	13
Written options contracts (interest rate)	0.51	1.41	54	0.74	2.18	48	0	2.47	10	0	2.16	10	0	2.60	9
Purchased options contracts (interest rate)	0	1.31	23	0	1.46	22	0	2.65	22	0	2.32	23	0	2.37	21
Interest rate swaps	0.79	20.49	12	1.12	20.83	12	1.45	28.86	13	1.73	26.74	15	2.13	25.60	16
Foreign exchange contracts	0	6.30	26	0	6.01	25	0	10.12	22	0	10.92	21	0	9.40	18
Futures and forward foreign exchange contracts	0	3.78	27	0	3.47	25	0	5.23	23	0	5.22	23	0	4.53	19
Written options contracts (foreign exchange)	0	0.04	40	0	0.03	40	0	0.05	39	0	0.14	37	0	0.06	37
Purchased options contracts (foreign exchange)	0	0.04	40	0	0.04	40	0	0.08	39	0	0.13	37	0	0.06	37
Foreign exchange rate swaps	0	0.76	38	0	0.77	39	0	2.03	38	0	2.17	37	0	2.34	37
Equity, commodity, and other derivative contracts	0	0.92	34	0	1.86	32	0	3.32	31	0	4.08	31	0	3.81	28
Commodity and other futures and forward contracts	0	0.07	43	0	0.14	42	0	0.19	40	0	0.25	39	0	0.30	39
Written options contracts (commodity and other)	0	0.32	38	0	0.52	36	0	0.98	35	0	1.48	34	0	1.21	33
Purchased options contracts (commodity and other)	0	0.21	38	0	0.37	36	0	0.94	34	0	1.29	34	0	1.12	32
Commodity and other swaps	0	0.31	38	0	0.32	36	0	0.38	35	0	0.40	35	0	0.29	35
<b>Percent of Average Loans and Leases</b>															
Loan commitments (reported semiannually, June/Dec)	29.39	44.98	32	24.54	42.82	29	25.25	45.53	29	22.07	44.93	18	28.32	46.60	36

BHC Name

City/State

**Derivative Instruments**

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
<b>Notional Amount</b>					
Derivative contracts .....	312,698	410,768	217,750	264,208	307,325
Interest rate contracts .....	312,698	410,768	217,750	264,208	307,325
Foreign exchange contracts .....	0	0	0	0	0
Equity, commodity, and other contracts .....	0	0	0	0	0
<b>Derivatives Position</b>					
Futures and forwards .....	78,000	105,500	0	0	0
Written options .....	92,407	121,074	0	0	0
Exchange-traded .....	0	0	0	0	0
Over-the-counter .....	92,407	121,074	0	0	0
Purchased options .....	0	0	0	0	0
Exchange-traded .....	0	0	0	0	0
Over-the-counter .....	0	0	0	0	0
Swaps .....	142,291	184,194	217,750	264,208	307,325
<b>Held for trading</b>					
Interest rate contracts .....	0	0	0	0	0
Foreign exchange contracts .....	0	0	0	0	0
Equity, commodity, and other contracts .....	0	0	0	0	0
<b>Non-traded</b>					
Interest rate contracts .....	312,698	410,768	217,750	264,208	307,325
Foreign exchange contracts .....	0	0	0	0	0
Equity, commodity, and other contracts .....	0	0	0	0	0
<b>Derivative contracts (excluding futures and FX 14 days or less)</b>					
One year or less .....	142,292	184,194	217,750	264,208	307,325
Over 1 year to 5 years .....	9,010	21,389	2,226	1,850	19,406
Over 5 years .....	93,490	64,583	83,653	71,851	107,373
Over 5 years .....	39,792	98,222	131,871	190,507	180,546
<b>Gross negative fair value (absolute value)</b>					
Held for trading .....	2,786	6,977	2,809	1,952	36
Non-traded .....	3,179	8,553	2,809	1,952	36
<b>Gross positive fair value</b>					
Held for trading .....	0	0	0	0	0
Non-traded .....	3,179	8,553	2,809	1,952	36
<b>Current credit exposure on risk-based capital derivative contracts</b>					
Credit losses on derivative contracts .....	2,513	6,347	2,809	1,952	0
<b>Credit losses on derivative contracts</b>					
Credit losses on derivative contracts .....	0	0	0	0	0
<b>Past Due Derivative Instruments Fair Value</b>					
30–89 days past due .....	0	0	0	0	0
90+ days past due .....	0	0	0	0	0

BHC Name

City/State

**Derivatives Analysis**

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer #	Pct												
<b>Percent of Notional Amount</b>															
Interest rate contracts .....	100	94.17	75	100	94.10	77	100	93.44	80	100	92.91	80	100	92.20	84
Foreign exchange contracts .....	0	3.47	25	0	3.49	25	0	3.20	22	0	3.39	21	0	3.53	18
Equity, commodity, and other contracts .....	0	1.14	34	0	1.17	32	0	1.64	31	0	1.93	30	0	1.94	28
<b>Futures and forwards .....</b>															
Written options .....	24.94	11.16	81	25.68	14.05	75	0	13.49	6	0	12.78	8	0	13.23	8
Exchange-traded .....	29.55	6.28	92	29.48	8.18	87	0	5.91	6	0	6.60	7	0	6.68	6
Over-the-counter .....	0	0.12	42	0	0.14	40	0	0.15	42	0	0.23	39	0	0.27	38
Purchased options .....	29.55	5.96	92	29.48	7.73	88	0	5.10	6	0	5.49	8	0	5.27	7
Exchange-traded .....	0	3.27	20	0	3.42	19	0	4.42	18	0	4.19	18	0	4.73	16
Over-the-counter .....	0	0.12	41	0	0.15	40	0	0.28	39	0	0.32	37	0	0.33	36
Swaps .....	0	2.87	21	0	2.86	21	0	3.35	18	0	3.20	20	0	3.32	17
Held for trading .....	45.50	74.26	17	44.84	68.76	21	100	69.75	95	100	70.34	95	100	68.94	96
<b>Interest rate contracts .....</b>															
Foreign exchange contracts .....	0	40.42	21	0	43.53	19	0	44.16	18	0	46.31	18	0	46.32	17
Equity, commodity, and other contracts .....	0	34.15	21	0	36.62	19	0	37.24	18	0	38.40	18	0	37.84	17
<b>Foreign exchange contracts .....</b>															
Equity, commodity, and other contracts .....	0	1.68	33	0	1.60	32	0	1.60	30	0	1.85	29	0	2.10	26
<b>Equity, commodity, and other contracts .....</b>															
Non-traded .....	0	0.60	39	0	0.68	38	0	0.83	36	0	1.14	35	0	1.01	35
<b>Non-traded .....</b>															
Interest rate contracts .....	100	59.58	78	100	56.47	80	100	55.84	81	100	53.69	81	100	53.68	82
Foreign exchange contracts .....	100	56.71	85	100	53.82	87	100	52.22	88	100	50.60	88	100	51.23	89
Equity, commodity, and other contracts .....	0	0.40	33	0	0.46	34	0	0.34	33	0	0.57	32	0	0.60	31
<b>Derivative contracts (excluding futures and forex 14 days or less) .....</b>															
One year or less .....	45.50	92.53	7	44.84	91.48	4	100	93.86	75	100	94.47	75	100	95.63	75
Over 1 year to 5 years .....	2.88	27.56	17	5.21	32.05	22	1.02	32.17	6	0.70	32.51	11	6.31	31.96	23
Over 5 years .....	29.90	27.01	53	15.72	27.06	32	38.42	30.45	63	27.19	31.16	44	34.94	31.85	55
Gross negative fair value (absolute value) .....	12.73	29.89	32	23.91	29.56	46	60.56	28.09	83	72.10	28.71	90	58.75	29.43	82
Gross positive fair value .....	0.89	0.98	46	1.70	1.55	64	1.29	0.83	75	0.74	0.72	50	0.01	0.69	3
<b>Percent of Tier 1 Capital</b>															
Gross negative fair value, absolute value (X) .....	1.02	1.34	32	2.08	2.23	50	1.29	1.19	57	0.74	0.85	46	0.01	0.71	3
<b>Gross positive fair value (X) .....</b>															
Held for trading (X) .....	0	0.04	18	0	0.07	17	0	0.06	14	0	0.06	13	0	0.06	3
Non-traded (X) .....	0	0.05	16	0.01	0.09	14	0	0.07	13	0	0.06	11	0	0.06	4
Current credit exposure (X) .....	0	0.04	22	0	0.07	19	0	0.06	18	0	0.05	19	0	0.05	18
Credit losses on derivative contracts .....	0	0.01	36	0.01	0.02	46	0	0.01	44	0	0.01	35	0	0.01	12
<b>Past Due Derivative Instruments Fair Value</b>															
30-89 days past due .....	0	0.04	21	0	0.06	21	0	0.05	18	0	0.04	17	0	0.04	5
90+ days past due .....	0	0	46	0	0	43	0	0	45	0	0	47	0	0	48
<b>Other Ratios</b>															
Current credit exposure / Risk-weighted assets .....	0	0	47	0	0	46	0	0	47	0	0	47	0	0	46
	0	0	47	0	0	47	0	0	48	0	0	48	0	0	47
	0.02	0.46	21	0.05	0.85	21	0.02	0.73	19	0.02	0.53	19	0	0.53	5

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
<b>Change: Allowance for Loan and Lease Losses excluding ATTR</b>					
Beginning balance	245,473	102,122	108,791	110,266	80,002
Gross losses	11,664	14,486	10,603	8,987	17,471
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	2,905	2,070	2,609	3,190	3,485
Net losses	8,759	12,416	7,994	5,797	13,986
Provision for loan and lease losses	0	111,422	1,325	4,322	44,250
Adjustments	0	44,345	0	0	0
Ending balance	236,714	245,473	102,122	108,791	110,266
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	0	0

	BHC	Peer # 1	Pct												
<b>Analysis Ratios</b>															
Provision for loan and lease losses / Average assets	0	-0.09	74	0.69	0.51	79	0.01	0.15	12	0.03	0.14	17	0.39	0.16	89
Provision for loan and lease losses / Average loans and leases	0	-0.16	74	0.97	0.82	68	0.01	0.24	10	0.04	0.24	15	0.53	0.28	87
Provision for loan and lease losses / Net loan and lease losses	0	-105.48	64	897.41	487.86	83	16.57	130.58	4	74.56	134.68	20	316.39	143.18	87
Allowance for loan and lease losses / Total loans and leases not held for sale	2.42	1.23	93	2.21	1.58	82	0.95	0.83	64	0.99	0.90	63	1.07	0.98	62
Allowance for loan and lease losses / Total loans and leases	2.41	1.20	93	2.19	1.55	83	0.94	0.81	62	0.98	0.89	65	1.07	0.96	62
Allowance for loan and lease losses / Net loans and leases losses (X)	27.03	21.39	74	19.77	11.58	81	12.77	8.03	79	18.77	7.54	88	7.88	8.39	66
Allowance for loan and lease losses / Nonaccrual assets	501.96	364.13	76	380.41	299.17	72	214.50	218.72	67	231.06	214.03	66	324.01	178.03	86
ALLL / 90+ days past due + nonaccrual loans and leases	471.61	287.08	80	331.10	244.34	71	186.19	151.73	72	169.35	160.51	67	246.70	136.22	85
Gross loan and lease losses / Average loans and leases	0.11	0.19	40	0.13	0.34	25	0.10	0.28	27	0.08	0.30	20	0.21	0.33	42
Recoveries / Average loans and leases	0.03	0.08	22	0.02	0.07	14	0.02	0.08	19	0.03	0.09	19	0.04	0.09	27
Net losses / Average loans and leases	0.08	0.11	51	0.11	0.27	33	0.07	0.21	32	0.05	0.22	23	0.17	0.24	47
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	43	0	0	44	0	0	40	0	0	39	0	0	37
Recoveries / Prior year-end losses	20.05	34.67	29	19.52	33.98	26	29.03	36.22	46	18.26	41.30	15	19.91	33.49	25
Earnings coverage of net loan and lease losses (X)	47.58	39.72	68	31.34	22.91	75	48.40	24.40	83	68.97	21.75	89	22.55	19.67	68

#### Net Loan and Lease Losses By Type

Real estate loans	0	0.02	30	0.04	0.04	61	0.05	0.01	86	0.03	0.02	69	0.08	0.02	87
Real estate loans secured by 1-4 family	-0.01	-0.02	47	0.01	0.01	60	0.04	0.01	82	0.09	0.01	93	0.17	0.03	91
Revolving	0.07	-0.07	90	-0.02	0.01	31	-0.01	0.02	31	0.15	0.03	85	0	0.09	33
Closed-end	-0.02	-0.01	37	0.01	0	70	0.05	0	91	0.08	0.01	92	0.20	0.02	95
Commercial real estate loans	0	0.04	17	0.05	0.07	57	0.06	0.01	84	0.01	0.01	63	0.06	0.01	81
Construction and land development	0	0	42	0.07	0	87	0.08	-0.01	91	0.01	-0.03	83	0.07	-0.02	90
1-4 family	0	0	57	0.05	0	95	0.07	0	96	0.01	-0.01	94	0.05	0	96
Other	0	0	37	0.02	0	80	0.01	-0.01	81	0.01	-0.02	83	0.02	-0.01	85
Multifamily	0	0.01	24	0	0	58	0	0	19	-0.01	0	23	0.01	-0.01	87
Nonfarm nonresidential	0	0.05	18	0.05	0.11	50	0.06	0.02	79	0.01	0.02	58	0.06	0.03	74
Owner-occupied	0.01	0.01	80	0	0.02	47	0.03	0.01	86	0	0.01	50	0.05	0.01	88
Other	-0.02	0.04	5	0.05	0.08	62	0.02	0.01	77	0.01	0.01	67	0	0.01	57
Real estate loans secured by farmland	0.03	0	90	0.04	0.02	81	0	0.01	48	0	0	50	0.15	0.01	91
Commercial and industrial loans	0.55	0.17	92	0.40	0.47	50	0.12	0.37	23	0.11	0.31	26	0.39	0.39	63
Loans to individuals	0.05	0.71	5	0.02	1.13	4	0.04	1.17	5	0.02	1.16	3	0.17	1.25	9
Credit card loans		1.84			2.92		210.34	3.11	98	41.89	2.92	98	0	2.92	6
Agricultural loans	0	0.02	48	0	0.19	35	0	0.08	37	0	0.15	38	0	0.18	31
Loans to foreign governments and institutions		0			0			0			0			0	
Other loans and leases	0.68	0.10	93	0.48	0.15	88	0.78	0.15	92	1	0.14	96	1.12	0.15	97

BHC Name

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### Past Due and Nonaccrual Assets

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
<b>30+ Days Past Due and Nonaccrual Assets</b>					
30-89 days past due loans and leases	9,917	27,413	14,714	25,101	23,766
90+ days past due loans and leases	3,035	9,610	7,238	17,159	10,665
Nonaccrual loans and leases	47,158	64,528	47,609	47,083	34,032
Total past due and nonaccrual loans and leases	60,110	101,551	69,561	89,343	68,463
Restructured 30-89 days past due	0	0	0	0	0
Restructured 90+ days past due	0	0	0	0	0
Restructured nonaccrual	1,074	1,587	4,133	4,624	2,185
Total restructured loans and leases	1,074	1,587	4,133	4,624	2,185
30-89 days past due loans held for sale	0	0	0	0	0
90+ days past due loans held for sale	0	0	0	0	0
Nonaccrual loans held for sale	0	0	0	0	0
Total past due and nonaccrual loans held for sale	0	0	0	0	0
Restructured loans and leases in compliance	6,514	10,790	12,121	15,101	19,010
Other real estate owned	1,630	4,420	9,143	13,236	18,867
<b>Other Assets</b>					
30-89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0
Nonaccrual	0	0	0	0	0
Total other assets past due and nonaccrual	0	0	0	0	0

	BHC	Peer # 1	Pct												
<b>Percent of Loans and Leases</b>															
30-89 days past due loans and leases	0.10	0.32	16	0.24	0.39	36	0.14	0.43	15	0.23	0.44	24	0.23	0.47	22
90+ days past due loans and leases	0.03	0.10	54	0.09	0.12	65	0.07	0.15	49	0.15	0.17	68	0.10	0.20	56
Nonaccrual loans and leases	0.48	0.46	57	0.58	0.66	49	0.44	0.51	44	0.43	0.54	40	0.33	0.63	21
90+ days past due and nonaccrual loans and leases	0.51	0.62	46	0.66	0.85	43	0.50	0.71	35	0.58	0.75	37	0.43	0.88	20
30-89 days past due restructured	0	0.01	21	0	0.01	16	0	0.01	13	0	0.02	12	0	0.02	13
90+ days past due restructured	0	0	30	0	0.01	29	0	0.01	29	0	0.01	26	0	0.01	25
Nonaccrual restructured	0.01	0.10	16	0.01	0.13	15	0.04	0.14	26	0.04	0.16	19	0.02	0.20	11
30-89 days past due loans held for sale	0	0	40	0	0	38	0	0	38	0	0	37	0	0	37
90+ days past due loans held for sale	0	0	41	0	0	41	0	0	42	0	0	43	0	0	42
Nonaccrual loans held for sale	0	0	40	0	0.01	38	0	0	40	0	0	38	0	0	37
<b>Percent of Loans and Leases and Other Assets</b>															
<b>30+ Days Past Due and Nonaccrual</b>															
30-89 days past due assets	0.10	0.32	16	0.24	0.40	36	0.14	0.43	15	0.23	0.44	24	0.23	0.47	22
90+ days past due assets	0.03	0.10	53	0.09	0.12	65	0.07	0.15	48	0.15	0.18	68	0.10	0.20	56
Nonaccrual assets	0.48	0.47	57	0.58	0.67	48	0.44	0.53	44	0.43	0.57	39	0.33	0.64	21
30+ days past due and nonaccrual assets	0.61	0.97	34	0.91	1.29	36	0.64	1.19	23	0.81	1.26	27	0.66	1.39	15
<b>Percent of Total Assets</b>															
90+ days past due and nonaccrual assets	0.28	0.36	43	0.45	0.52	51	0.36	0.44	48	0.42	0.48	47	0.31	0.54	25
90+ days past due and nonaccrual assets + other real estate owned	0.29	0.37	42	0.48	0.55	48	0.43	0.48	51	0.51	0.52	51	0.44	0.59	33
<b>Restructured and Nonaccrual Loans and Leases + OREO as Percent of:</b>															
Total assets	0.31	0.41	43	0.49	0.60	40	0.46	0.53	47	0.49	0.60	42	0.50	0.72	29
Allowance for loan and lease losses	23.36	62.64	14	32.48	66.66	20	67.44	115.41	26	69.33	118.28	27	65.21	129.01	14
Equity capital + allowance for loan and lease losses	1.84	3.60	23	2.80	4.97	26	2.64	4.28	30	3.07	4.79	31	3.11	5.78	21
Tier 1 capital + allowance for loan and lease losses	2.61	4.30	30	4.25	6.05	32	4.11	5.65	38	4.89	6.16	40	5.06	7.35	29
Loans and leases + other real estate owned	0.56	0.71	46	0.71	0.97	34	0.63	0.85	38	0.68	0.96	34	0.69	1.15	19

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

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### Past Due and Nonaccrual Loans and Leases

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
<b>30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type</b>															
Real estate															
30–89 days past due .....	0.10	0.26	26	0.21	0.39	33	0.13	0.38	17	0.19	0.42	21	0.23	0.44	25
90+ days past due .....	0.04	0.12	64	0.11	0.16	71	0.08	0.16	62	0.17	0.22	68	0.10	0.26	60
Nonaccrual .....	0.41	0.52	48	0.52	0.76	38	0.40	0.46	49	0.43	0.57	43	0.33	0.69	25
Commercial and industrial															
30–89 days past due .....	0.09	0.24	28	0.08	0.23	25	0.13	0.31	28	0.09	0.30	20	0.24	0.32	45
90+ days past due .....	0.01	0.04	47	0.01	0.03	54	0.02	0.05	52	0.10	0.05	78	0.15	0.05	84
Nonaccrual .....	1	0.57	81	0.91	0.75	67	0.70	0.83	51	0.37	0.76	35	0.35	0.93	25
Individuals															
30–89 days past due .....	0.03	0.63	16	0.43	0.83	29	0.16	0.83	18	1.33	0.84	79	0.66	0.97	34
90+ days past due .....	0	0.09	37	0.02	0.14	45	0.06	0.17	49	0.16	0.16	69	0.06	0.19	44
Nonaccrual .....	0.20	0.17	66	0.41	0.28	75	0.32	0.17	74	0.66	0.23	89	0.32	0.24	69
Depository institution loans															
30–89 days past due .....		0.01			0			0			0			0	
90+ days past due .....		0			0			0			0			0.05	
Nonaccrual .....		0			0			0			0			0	
Agricultural															
30–89 days past due .....	0	0.07	30	0	0.17	28	0	0.24	26	0	0.17	27	0	0.17	25
90+ days past due .....	0	0	42	0	0	44	0	0	42	0	0	43	0	0	41
Nonaccrual .....	0	0.70	27	0	0.49	24	0	0.67	22	0	0.75	23	0	0.96	20
Foreign governments															
30–89 days past due .....		0.50			0			0.07			0.01			0	
90+ days past due .....		0			0			0			0			0	
Nonaccrual .....		0.15			0.09			0.03			0.06			0.06	
Other loans and leases															
30–89 days past due .....	0.38	0.12	83	2.26	0.18	97	0.36	0.20	74	0.81	0.17	92	0.28	0.20	75
90+ days past due .....	0	0.01	34	0	0.01	33	0	0.01	30	0	0.01	31	0.04	0.02	83
Nonaccrual .....	0.66	0.09	92	0.49	0.15	84	0.67	0.13	91	0.02	0.14	46	0.06	0.10	59

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Past Due and Nonaccrual Loans and Leases—Continued

		12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
		BHC	Peer #	Pct												
<b>Memoranda</b>																
1-4 family	30-89 days past due	0.41	0.46	54	0.82	0.65	75	0.39	0.67	29	0.49	0.71	41	0.56	0.74	43
	90+ days past due	0.05	0.24	60	0.12	0.33	65	0.09	0.31	58	0.09	0.46	54	0.11	0.49	57
	Nonaccrual	1.27	0.71	85	1.26	0.89	74	1.12	0.73	78	0.88	0.86	61	0.73	0.97	48
Revolving	30-89 days past due	0.25	0.28	49	2.63	0.48	95	0.31	0.45	33	0.31	0.50	33	0.06	0.61	8
	90+ days past due	0	0.02	35	0	0.03	30	0	0.05	24	0.06	0.05	65	0.10	0.07	70
	Nonaccrual	2.66	1.18	84	3.09	1.13	86	0.55	1	45	0.28	1.17	20	0.46	1.17	36
Closed-end	30-89 days past due	0.42	0.49	55	0.63	0.65	60	0.40	0.70	33	0.52	0.75	42	0.67	0.79	44
	90+ days past due	0.06	0.26	63	0.13	0.38	66	0.10	0.35	61	0.10	0.53	56	0.11	0.57	55
	Nonaccrual	1.12	0.67	84	1.06	0.87	69	1.21	0.70	85	1	0.84	66	0.79	0.96	50
Junior lien	30-89 days past due	0.01	0.01	66	0	0.02	28	0.02	0.02	60	0.03	0.03	63	0.01	0.03	40
	90+ days past due	0	0	36	0	0	32	0	0	58	0	0	68	0	0	57
	Nonaccrual	0.05	0.03	73	0.04	0.04	52	0.03	0.04	42	0.03	0.06	42	0.05	0.07	50
Commercial real estate	30-89 days past due	0.04	0.15	30	0.07	0.26	30	0.05	0.18	23	0.10	0.17	37	0.13	0.18	42
	90+ days past due	0.04	0.01	89	0.11	0.02	90	0.08	0.03	77	0.19	0.03	93	0.10	0.04	81
	Nonaccrual	0.22	0.38	41	0.34	0.62	37	0.19	0.23	48	0.31	0.28	62	0.22	0.34	39
Construction and development	30-89 days past due	0.01	0.17	36	0.01	0.28	28	0.08	0.28	44	0.15	0.21	53	0.05	0.23	36
	90+ days past due	0	0.01	38	0.08	0.01	94	0.10	0.02	90	0.23	0.02	97	0.19	0.03	92
	Nonaccrual	0.08	0.20	55	0.09	0.41	45	0.08	0.20	48	0.34	0.19	78	0.29	0.24	69
1-4 family	30-89 days past due	0	0.02	61	0	0.03	28	0.05	0.06	65	0.03	0.06	60	0	0.07	25
	90+ days past due	0	0	44	0	0	84	0.02	0	87	0	0	86	0	0	81
	Nonaccrual	0.07	0.01	89	0.06	0.03	81	0	0.02	61	0.23	0.02	95	0.19	0.03	92
Other	30-89 days past due	0.01	0.13	48	0.01	0.22	36	0.03	0.20	44	0.12	0.13	63	0.05	0.13	51
	90+ days past due	0	0	41	0.08	0	97	0.09	0.01	93	0.23	0.02	97	0.19	0.02	92
	Nonaccrual	0.01	0.16	40	0.03	0.35	38	0.08	0.17	54	0.11	0.15	60	0.10	0.18	49
Multifamily	30-89 days past due	0	0.07	27	0.02	0.09	50	0	0.08	19	0.04	0.10	54	0	0.07	21
	90+ days past due	0	0	46	0	0	45	0	0	41	0	0.01	39	0.02	0.01	81
	Nonaccrual	0.06	0.17	62	0.03	0.11	49	0.07	0.05	71	0.17	0.08	79	0.03	0.10	45
Nonfarm non-residential	30-89 days past due	0.05	0.13	44	0.09	0.23	40	0.05	0.14	24	0.09	0.17	35	0.17	0.17	50
	90+ days past due	0.06	0.01	92	0.14	0.02	91	0.07	0.03	80	0.20	0.03	91	0.07	0.04	77
	Nonaccrual	0.31	0.45	48	0.47	0.80	42	0.25	0.28	49	0.31	0.30	57	0.21	0.38	33
Owner Occupied	30-89 days past due	0.03	0.04	57	0.02	0.07	39	0.03	0.07	28	0.06	0.09	41	0.06	0.07	53
	90+ days past due	0	0	76	0.05	0	93	0	0.01	57	0.02	0.01	80	0	0.02	55
	Nonaccrual	0.04	0.17	25	0.26	0.27	50	0.15	0.16	55	0.20	0.17	64	0.12	0.21	37
Other	30-89 days past due	0.02	0.08	51	0.06	0.14	53	0.02	0.07	34	0.03	0.07	47	0.11	0.09	67
	90+ days past due	0.06	0	95	0.09	0.01	90	0.07	0.01	90	0.18	0.01	98	0.06	0.02	85
	Nonaccrual	0.26	0.23	69	0.22	0.44	40	0.10	0.10	57	0.11	0.13	61	0.09	0.14	47
Farmland	30-89 days past due	0.36	0.10	85	0.46	0.11	87	0.79	0.23	87	0.13	0.25	59	0.27	0.27	63
	90+ days past due	0	0	45	0	0	45	0	0.01	42	0	0.01	42	0	0.06	38
	Nonaccrual	0.69	0.69	70	0.77	1.13	56	1.24	0.84	70	0.03	1.23	39	0.02	1.07	45
Credit card	30-89 days past due		0.81			0.95		0	1.19	6	0	1.22	6	0	1.08	5
	90+ days past due		0.45			0.63		0	0.78	12	0	0.73	11	0	0.75	9
	Nonaccrual		0.10			0.05		0	0.11	35	0	0.09	36	0	0.08	35

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

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## Regulatory Capital Components and Ratios

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
<b>Common Equity Tier 1 Capital</b>					
Common stock plus related surplus	1,489,010	1,522,268	1,538,755	1,611,517	1,677,054
Retained earnings	1,321,392	1,039,370	956,555	752,184	530,658
Accumulated other comprehensive income (AOCI)	10,462	44,120	16,221	-13,815	-3,421
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	2,820,864	2,605,758	2,511,531	2,349,886	2,204,291
<b>Common Equity Tier 1 Capital: Adjustments/Deductions</b>					
Less: Goodwill, intangible assets, and deferred tax assets	997,605	1,003,288	994,554	1,000,842	966,890
Accumulated other comprehensive income-related adjustments	10,462	44,120	16,221	-13,815	-3,421
Other deductions from common equity tier 1 capital	0	0	0	0	0
Subtotal:	1,812,797	1,558,350	1,500,756	1,362,859	1,240,822
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0
Common equity tier 1 capital	1,812,797	1,558,350	1,500,756	1,362,859	1,240,822
<b>Additional Tier 1 Capital</b>					
Additional tier 1 capital instruments and related surplus	71,270	71,127	70,984	70,841	70,698
Non-qualifying capital instruments	0	0	0	0	0
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0
Additional tier 1 capital before deductions	71,270	71,127	70,984	70,841	70,698
Less: Additional tier 1 capital deductions	0	0	0	0	0
Additional tier 1 capital	71,270	71,127	70,984	70,841	70,698
<b>Tier 1 Capital</b>	1,884,067	1,629,477	1,571,740	1,433,700	1,311,520
<b>Tier 2 Capital</b>					
Tier 2 capital instruments and related surplus	299,824	299,199	298,573	297,949	297,332
Non-qualifying capital instruments	0	0	0	0	0
Total capital minority interest not included in tier 1 capital	0	0	0	0	0
Allowance for loan and lease losses in tier 2 capital	148,057	151,229	102,122	108,791	110,266
Exited advanced approach eligible credit reserves					0
Unrealized gains on AFS preferred stock classified as equity					0
Tier 2 capital before deductions	447,881	450,428	400,695	406,740	407,598
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	0
Tier 2 capital	447,881	450,428	400,695	406,740	407,598
Exited advanced approach tier 2 capital					
Total capital	2,331,948	2,079,905	1,972,435	1,840,440	1,719,118
Exited advanced approach total capital					
<b>Total Assets for Capital Ratios</b>					
Average total consolidated assets, adjusted	17,958,288	16,493,066	14,944,368	14,838,979	14,113,936
Less: Deductions from common equity tier 1 capital	997,605	1,003,288	994,554	1,000,842	966,890
Less: Other deductions	0	0	0	0	0
Total assets for leverage ratio	16,960,683	15,489,778	13,949,814	13,838,137	13,147,046
Total risk-weighted assets	11,793,539	12,039,156	12,066,643	12,022,576	11,424,963
Exited advanced approach total RWA					

	BHC	Peer # 1	Pct												
<b>Capital Ratios</b>															
Common equity tier 1 capital, column A	15.37	12.37	87	12.94	12.35	65	12.44	12.11	61	11.34	12.09	42	10.86	12.16	32
Common equity tier 1 capital, column B	0	0.29	46	0	0.30	46	0	0.29	46	0	0.52	45	0	0.44	45
Tier 1 capital, column A	15.98	13.11	85	13.53	13.08	66	13.03	12.78	65	11.93	12.85	38	11.48	12.95	33
Tier 1 capital, column B	0	0.34	46	0	0.34	46	0	0.34	46	0	0.60	45	0	0.51	45
Total capital, column A	19.77	14.91	93	17.28	15.23	82	16.35	14.36	81	15.31	14.45	73	15.05	14.63	66
Total capital, column B	0	0.37	46	0	0.39	46	0	0.38	46	0	0.67	45	0	0.57	45
Tier 1 leverage	11.11	8.98	88	10.52	9.13	86	11.27	9.76	81	10.36	9.71	71	9.98	9.53	65
Supplementary leverage ratio, advanced approaches HCs		6.71			8.72			7.41			7.31			6.58	

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### Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
<b>Insurance Activities</b>							
Total insurance underwriting assets	0	0	0	0	0		
Total property and casualty assets	0	0	0	0	0		
Reinsurance recoverables (P/C)							
Total life and health assets	0	0	0	0	0		
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0	0		
<hr/>							
Total insurance underwriting equity	0	0	0	0	0		
Total property and casualty equity	0	0	0	0	0		
Total life and health equity	0	0	0	0	0		
Total insurance underwriting net income	0	0	0	0	0		
Total property and casualty	0	0	0	0	0		
Total life and health	0	0	0	0	0		
<hr/>							
Claims and claims adjusted expense reserves (P/C)	0	0	0	0	0		
Unearned premiums (P/C)	0	0	0	0	0		
Policyholder benefit and contractholder funds (L/H)	0	0	0	0	0		
Separate account liabilities (L/H)	0	0	0	0	0		
Insurance activities revenue	1,943	1,848	2,278	2,110	1,948	5.14	-15.37
Other insurance activities income	1,943	1,848	2,278	2,110	1,948	5.14	-15.37
Insurance and reinsurance underwriting income	0	0	0	0	0		
Premiums	0	0	0	0	0		
Credit related insurance underwriting	0	0	0	0	0		
Other insurance underwriting	0	0	0	0	0		
Insurance benefits, losses, expenses	0	0	0	0	0		
Net assets of insurance underwriting subsidiaries	0	0	0	0	0		
Life insurance assets	105,135	103,519	102,562	148,621	146,866	1.56	21.56

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
<b>Analysis Ratios</b>															
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	39	0	0.01	37	0	0.01	36	0	0.01	35
Insurance underwriting assets (P/C) / Total insurance underwriting assets		53.11			53.67			51.47			56.12			52.23	
Insurance underwriting assets (L/H) / Total insurance underwriting assets		46.89			46.33			48.53			43.88			47.77	
Separate account assets (L/H) / Total life assets		13.40			11.24			7.26			8.53			2.52	
<hr/>															
Insurance activities revenue / Adjusted operating income	0.27	0.36	66	0.26	0.41	68	0.34	0.47	68	0.32	0.47	68	0.35	0.55	66
Premium income / Insurance activities revenue	0	2.76	42	0	2.84	40	0	7.32	37	0	4.86	37	0	4.64	36
Credit related premium income / Total premium income		32.99			38.23			34.91			44.54			43.04	
Other premium income / Total premium income		67.01			61.77			65.09			55.46			56.96	
<hr/>															
Insurance underwriting net income / Consolidated net income	0	0.02	44	0	0.03	44	0	0.08	39	0	0.08	42	0	0.04	43
Insurance net income (P/C) / Equity (P/C)		23.22			15.59			19.86			15.64			5.74	
Insurance net income (L/H) / Equity (L/H)		4.49			3.62			5.13			1.99			-2.99	
Insurance benefits, losses, expenses / Insurance premiums		927.51			447.82			233.61			160.49			127.33	
<hr/>															
Reinsurance recovery (P/C) / Total assets (P/C)		0.07			0.07			0.15			0.17			0.48	
Reinsurance recovery (L/H) / Total assets (L/H)		0			0			0.15			2.31			0	
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	44	0	0	42	0	0	42	0	0	41
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	4.96	12	22	5.52	11.03	30	6.13	11.51	32	9.64	10.22	47	10.33	9.84	52
<hr/>															
<b>Broker-Dealer Activities</b>															
Net assets of broker-dealer subsidiaries (\$000)			0			0			0			0			0
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.46	37	0	0.75	37	0	1.39	34	0	1.79	34	0	1.54	32

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## Foreign Activities

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
<b>Foreign Activities</b>					
Total foreign loans and leases	241,297	132,206	120,400	49,610	46,558
Real estate loans	229,365	116,297	100,156	24,805	21,070
Commercial and industrial loans	11,932	15,909	20,244	24,805	25,488
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans	0	0	0	0	0
Other foreign loans	0	0	0	0	0
Lease financing receivables	0	0	0	0	0
Debt securities	0	0	0	0	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	241,297	132,206	120,400	49,610	46,558
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Analysis Ratios</b>															
Yield: Foreign loans	0	0.66	33	0	0.87	31	0	1.25	31	0	1.17	30	0	1.08	28
Cost: Interest-bearing deposits		0.14			0.42			1.19			0.97			0.51	
<b>Net Losses as a Percent of Foreign Loans by Type</b>															
Real estate loans		0.20			5.18			27.03			27.29			67.99	
Commercial and industrial loans		0.79			0.64			0.29			1.53			2.12	
Foreign governments and institutions		0			0			0			0			0	
<b>Growth Rates</b>															
Net loans and leases	82.52	6.83	91	9.81	-2.40	77	142.69	22.48	89	6.56	7.24	50		21.19	
Total selected assets	82.52	9.48	88	9.81	2.04	68	142.69	12.40	90	6.56	3.24	59	2,209.42	21.86	98
Deposits		0.73			3.46			10.36			5			-0.77	

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### Servicing, Securitization and Asset Sale Activities—Part 1

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
<b>Activity</b>							
Securitization activities	0	0	0	0	0		
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Retained credit exposure	0	0	0	0	0		
1-4 family residential loans	0	0	0	0			
Home equity lines	0	0	0	0			
Credit card receivables	0	0	0	0			
Auto loans	0	0	0	0			
Commercial and industrial loans	0	0	0	0			
All other loans and leases	0	0	0	0			
Unused commitments to provide liquidity (servicer advance)	0	0	0	0	0		
Seller's interest carried as securities and loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
Asset-backed commercial paper conduits	0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0		
Liquidity commitments provided to conduit structures	0	0	0	0	0		

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
<b>Activity as a Percent of Total Assets</b>					
Securitization activities	0	0	0	0	0
1-4 family residential loans	0	0	0	0	0
Home equity lines	0	0	0	0	0
Credit card receivables	0	0	0	0	0
Auto loans	0	0	0	0	0
Commercial and Industrial loans	0	0	0	0	0
All other loans and leases	0	0	0	0	0
Asset-backed commercial paper conduits	0	0	0	0	0
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0
Liquidity commitments provided to conduit structures	0	0	0	0	0
<b>Percent of Total Managed Assets (On balance-sheet loans and securitized loans)</b>					
1-4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					

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### Servicing, Securitization and Asset Sale Activities—Part 2

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
<b>Percent of Total Securitization Activities by Type</b>					
Retained credit exposure					
1-4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Unused commitments to provide liquidity (servicer advance)					
Seller's interest carried as securities and loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
<b>Percent of Tier 1 Capital</b>					
Total retained credit exposure	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure	0	0	0	0	0

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
<b>30-89 Days Past Due Securitized Assets</b>							
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total 30-89 days past due securitized assets	0	0	0	0	0		
<b>90+ Days Past Due Securitized Assets</b>							
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total 90+ days past due securitized assets	0	0	0	0	0		
Total past due securitized assets	0	0	0	0	0		
<b>Net Losses on Securitized Assets</b>							
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total net losses on securitized assets	0	0	0	0	0		

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### Servicing, Securitization and Asset Sale Activities—Part 3

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
<b>30–89 Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
<b>90+ Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
<b>Net Loss on Securitized Assets Percent of Type</b>					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
<b>30–89 Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
<b>90+ Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
<b>Total Past Due Managed Assets</b>					
<b>Net Losses on Managed Assets Percent of Type</b>					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
<b>Net Losses on Managed Assets Percent of Total Managed Assets</b>					

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**Parent Company Income Statement**

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
<b>Operating Income</b>							
Income from bank subsidiaries .....	285,372	183,710	232,532	217,841	86,695	55.34	539.50
Dividends .....	285,372	183,710	232,532	217,841	86,695	55.34	539.50
Interest .....	0	0	0	0	0		
Management and service fees .....	0	0	0	0	0		
Other income .....	0	0	0	0	0		
Income from nonbank subsidiaries .....	1,340	0	0	0	0		
Dividends .....	1,340	0	0	0	0		
Interest .....	0	0	0	0	0		
Management and service fees .....	0	0	0	0	0		
Other income .....	0	0	0	0	0		
Income from subsidiary holding companies .....							
Dividends .....							
Interest .....							
Management and service fees .....							
Other income .....							
Total income from subsidiaries .....	286,712	183,710	232,532	217,841	86,695	56.07	542.51
Securities gains (losses) .....	0	0	0	0	2,128		-100.00
Other operating income .....	702	775	125	100	114	-9.42	1110.34
Total operating income .....	287,414	184,485	232,657	217,941	88,937	55.79	535.42
<b>Operating Expenses</b>							
Personnel expenses .....	11,589	11,178	13,226	10,867	8,414	3.68	64.50
Interest expense .....	17,500	17,501	17,508	17,444	13,085	-0.01	
Other expenses .....	5,106	4,666	6,064	11,955	5,137	9.43	-6.65
Provision for loan and lease losses .....	0	0	0	0	0		
Total operating expenses .....	34,195	33,345	36,798	40,266	26,636	2.55	173.23
Income (loss) before taxes .....	260,397	149,162	195,859	178,174	62,301	74.57	695.91
Applicable income taxes (credit) .....	-7,161	-8,589	-9,703	-10,873	-8,826		
Extraordinary items .....					0		
Income before undistributed income of subsidiaries .....	267,558	157,751	205,562	189,047	71,127	69.61	613.41
Equity in undistributed income of subsidiaries .....	51,463	56,697	83,977	111,356	63,955	-9.23	-63.15
Bank subsidiaries .....	51,208	55,206	82,895	111,356	63,999	-7.24	-63.36
Nonbank subsidiaries .....	255	1,491	1,082	0	-44	-82.90	
Subsidiary holding companies .....	0	0	0	0	0		
Net income (loss) .....	319,021	214,448	289,539	300,403	135,082	48.76	80.09
<b>Memoranda</b>							
Bank net income .....	336,580	238,916	315,427	329,197	150,694	40.88	82.54
Nonbank net income .....	1,595	1,491	1,082	0	-44	6.98	
Subsidiary holding companys' net income .....	0	0	0	0	0		

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## Parent Company Balance Sheet

Dollar Amount in Thousands	12/31/2021	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	% of Total Assets	12/31/2018	12/31/2017	Percent Change	
									1-Year	5-Year
<b>Assets</b>										
Investment in bank subsidiaries .....	2,812,018	89.50	2,794,468	93.73	2,755,318	95.45	2,641,929	2,509,375	0.63	115.07
Common and preferred stock .....	2,812,018	89.50	2,794,468	93.73	2,755,318	95.45	2,641,929	2,509,375	0.63	115.07
Excess cost over fair value .....	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds .....	0	0	0	0	0	0	0	0		
Other receivables .....	0	0	0	0	0	0	0	0		
Investment in nonbank subsidiaries .....	5,528	0.18	5,274	0.18	3,784	0.13	2,201	2,201	4.82	157.12
Common and preferred stock .....	5,528	0.18	5,274	0.18	3,784	0.13	2,201	2,201	4.82	157.12
Excess cost over fair value .....	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds .....	0	0	0	0	0	0	0	0		
Other receivables .....	0	0	0	0	0	0	0	0		
Investment in subsidiary holding companies .....	0	0	0	0	0	0	0	0		
Common and preferred stock .....	0	0	0	0	0	0	0	0		
Excess cost over fair value .....	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds .....	0	0	0	0	0	0	0	0		
Other receivables .....	0	0	0	0	0	0	0	0		
<b>Assets Excluding Investment in Subsidiaries</b>										
Net loans and leases .....	0	0	0	0	0	0	0	0		
Securities .....	0	0	0	0	0	0	0	2,831		-100.00
Securities purchased (reverse repos) .....	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution .....	291,585	9.28	152,718	5.12	110,597	3.83	64,359	44,046	90.93	444.11
Cash and due from unrelated depository institution .....	0	0	0	0	0	0	0	0		
Premises, furnishings, fixtures and equipment .....	0	0	0	0	1,737	0.06	2,545	2,537		-100.00
Intangible assets .....	0	0	0	0	0	0	0	0		
Other assets .....	32,844	1.05	28,862	0.97	15,197	0.53	13,190	17,018	13.80	107.41
Balance due from subsidiaries and related institutions .....	0	0	0	0	0	0	0	0		
Total assets .....	3,141,975	100.00	2,981,322	100.00	2,886,633	100.00	2,724,224	2,578,008	5.39	125.99
<b>Liabilities and Capital</b>										
Deposits .....	0	0	0	0	0	0	0	0		
Securities sold (repos) .....	0	0	0	0	0	0	0	0		
Commercial paper .....	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less .....	0	0	0	0	0	0	0	0		
Borrowings with maturity over 1 year .....	0	0	0	0	0	0	0	0		
Subordinated notes and debentures .....	299,823	9.54	299,199	10.04	298,573	10.34	297,949	297,332	0.21	
Other liabilities .....	5,161	0.16	5,238	0.18	5,545	0.19	5,548	5,687	-1.47	156.00
Balance due to subsidiaries and related institutions .....	71,270	2.27	71,127	2.39	70,984	2.46	70,841	70,698	0.20	17.17
Total liabilities .....	376,254	11.98	375,564	12.60	375,102	12.99	374,338	373,717	0.18	498.73
Equity Capital .....	2,765,721	88.02	2,605,758	87.40	2,511,531	87.01	2,349,886	2,204,291	6.14	108.34
Perpetual preferred stock (income surplus) .....	0	0	0	0	0	0	0	0		
Common stock .....	1,637	0.05	1,651	0.06	1,664	0.06	1,707	1,736	-0.85	16.51
Common surplus .....	1,487,373	47.34	1,520,617	51	1,537,091	53.25	1,609,810	1,675,318	-2.19	71.01
Retained earnings .....	1,266,249	40.30	1,039,370	34.86	956,555	33.14	752,184	530,658	21.83	177.72
Accumulated other comprehensive income .....	10,462	0.33	44,120	1.48	16,221	0.56	-13,815	-3,421	-76.29	2515.50
Other equity capital components .....	0	0	0	0	0	0	0	0		
Total liabilities and equity capital .....	3,141,975	100.00	2,981,322	100.00	2,886,633	100.00	2,724,224	2,578,008	5.39	125.99
<b>Memoranda</b>										
Loans and advances from bank subsidiaries .....	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries .....	71,270	2.27	71,127	2.39	70,984	2.46	70,841	70,698	0.20	17.17
Notes payable to subsidiaries that issued TPS .....	69,069	2.20	68,926	2.31	68,783	2.38	68,640	68,461	0.21	17.07
Loans and advances from subsidiary holding companies .....	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less .....	0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies .....	69,069	2.20	68,926	2.31	68,783	2.38	68,640	68,461	0.21	17.07

BHC Name

City/State

## Parent Company Analysis—Part 1

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
<b>Profitability</b>															
Net income / Average equity capital	11.89	11.94	54	8.57	7.29	65	12.01	9.68	76	13.17	10.40	82	8.24	7.61	57
Bank net income / Average equity investment in banks	11.96	11.80	57	8.71	7.45	64	11.68	10.51	67	12.78	11.19	69	7.94	8.74	49
Nonbank net income / Average equity investment in nonbanks	29.59	13.12	83	33.79	9.75	88	37.62	7.89	95	0	7.10	17	-2.10	4.73	16
Subsidiary HCs net income / Average equity investment in sub HCs		10.11			7.01			8.55			8.78			6.82	
Bank net income / Parent net income	105.50	96.79	76	111.41	88.16	83	108.94	82.22	84	109.59	82.56	85	111.56	80.64	86
Nonbank net income / Parent net income	0.50	3.40	46	0.70	3.59	49	0.37	5.93	42	0	3.78	11		7.76	
Subsidiary holding companies' net income / Parent net income		65.35			68.34			74			72.48			82.97	
<b>Leverage</b>															
Total liabilities / Equity capital	13.60	16.81	54	14.41	20.06	53	14.94	20.43	62	15.93	20.88	57	16.95	19.94	61
Total debt / Equity capital	10.84	11.71	61	11.48	14.41	59	11.89	14.31	65	12.68	14.69	63	13.49	13.95	65
Total debt + notes payable to subs that issued TPS / Equity capital	13.34	13.63	58	14.13	16.67	58	14.63	16.36	65	15.60	17.10	64	16.59	16.10	66
Total debt + Loans guaranteed for affiliate / Equity capital	13.34	11.77	70	14.13	14.68	65	14.63	14.56	69	15.60	15.14	68	16.59	14.35	66
Total debt / Equity capital – excess over fair value	10.84	11.81	61	11.48	14.52	59	11.89	14.51	65	12.68	14.81	63	13.49	14.10	65
Long-term debt / Equity capital	10.84	10.95	62	11.48	13.56	59	11.89	13.04	65	12.68	13.37	65	13.49	12.69	66
Short-term debt / Equity capital	0	0.57	38	0	0.77	38	0	1.02	36	0	1.14	37	0	1.07	36
Current portion of long-term debt / Equity capital	0	0.06	41	0	0.06	40	0	0.05	40	0	0.14	39	0	0.27	40
Excess cost over fair value / Equity capital	0	0.05	41	0	0.08	39	0	0.12	38	0	0.12	39	0	0.17	38
Long-term debt / Consolidated long-term debt	38.88	39.86	42	38.84	34.67	52	38.80	28.44	60	32.54	28.63	58	41.97	26.93	66
<b>Double Leverage</b>															
Equity investment in subs / Equity capital	101.87	103.22	49	107.44	102.81	77	109.86	103.22	81	112.52	103.10	86	113.94	102.10	90
Total investment in subs / Equity capital	101.87	108.40	38	107.44	110.16	62	109.86	111.07	65	112.52	112.48	68	113.94	111.30	75
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
<b>Double Leverage Payback</b>															
Equity investment in subs – equity cap / Net income (X)	0.16	0.29	48	0.90	0.47	69	0.86	0.36	72	0.98	0.35	77	2.27	0.52	86
Equity investment in subs – equity cap / Net income-div (X)	0.23	1.05	13	1.53	1.82	57	1.21	1.22	57	1.33	1.22	69	4.11	2.64	74
<b>Coverage Analysis</b>															
Operating income-tax + noncash / Operating expenses + dividends	233.17	152.85	81	159.54	136.59	70	197.97	177.68	63	190.47	162.34	63	112.36	141.81	37
Cash from ops + noncash items + op expense / Op expense + dividend	236.24	154.48	81	146.91	147.24	61	197.20	190.27	58	188.99	174.91	62	113.47	148.20	36
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	209.92	98.54	94	134.80	134.08	62	137.77	116.34	70	116.91	103.19	69	89.03	92.33	34
Pretax operating income + interest expense / Interest expense	1,587.98	1,835.33	58	952.31	2,016.32	49	1,218.68	1,968.54	47	1,121.41	2,898.75	52	576.13	1,909.25	42
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	1,458.85	1,770.77	54	860.60	1,539.23	49	1,038.52	1,632.83	47	965.38	1,369.37	48	511.58	1,547.94	35
Dividends + interest from subsidiaries / Interest expense + dividends	261.50	174.12	78	174.67	150.43	66	225.46	210.80	65	223.86	188.90	66	118.02	172.51	36
Fees + other income from subsidiaries / Salary + other expenses	0	11.92	32	0	13.95	31	0	16.52	30	0	16.08	33	0	16.39	30
Net income / Current part of long-term debt + preferred dividends (X)		47.61			35.64			57.11			33.93			24.63	
<b>Other Ratios</b>															
Net assets that reprice within 1 year / Total assets	9.28	3.44	83	5.12	3.85	66	3.83	2.64	65	2.36	2.61	51	1.70	3.24	48
<b>Past Due and Nonaccrual as a Percent of Loans and Leases</b>															
90+ days past due		0.17			0.10			0.04			0.24			0.10	
Nonaccrual		0.92			1.03			0.54			6.54			7.38	
Total		1.09			1.13			0.58			6.78			7.48	
<b>Guaranteed Loans as a Percent of Equity Capital</b>															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	2.50	0.02	94	2.65	0.05	93	2.74	0.10	92	2.92	0.24	91	3.11	0.17	91
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total	2.50	0.02	94	2.65	0.05	93	2.74	0.10	92	2.92	0.25	91	3.11	0.17	91
<b>As a Percent of Consolidated Holding Company Assets</b>															
Nonbank assets of nonbank subsidiaries	0.03	1.76	45	0.03	2.66	40	0.02	5.62	32	0	5.50	12	0	5.68	12
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	49	0	0	50	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets	0	0.06	40	0	0.08	38	0	0.19	36	0	0.21	36	0	0.13	35

BHC Name

City/State

## Parent Company Analysis—Part 2

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
<b>Payout Ratios — Parent</b>															
Dividends declared / Income before undistributed income.....	34.44	66.37	25	55.58	81.10	34	41.66	57.84	40	42.25	57.26	35	84.88	68.72	68
Dividends declared / Net income .....	28.88	28.27	53	40.88	42.29	49	29.57	33.08	44	26.59	27.33	39	44.69	31.29	73
Net income – dividends / Average equity.....	8.45	8.62	55	5.06	4.14	62	8.46	6.46	79	9.67	7.33	79	4.56	5.03	43
<b>Percent of Dividends Paid</b>															
Dividends from bank subsidiaries .....	309.71	155.92	82	209.53	132.17	75	271.56	178.13	78	272.75	157.73	82	143.60	130.71	61
Dividends from nonbank subsidiaries .....	1.45	4.90	64	0	3.41	23	0	7.53	19	0	7.13	23	0	12.57	21
Dividends from subsidiary holding companies.....	0	5.91	45	0	4.85	44	0	21.40	42	0	16.86	42	0	18.99	42
Dividends from all subsidiaries .....	311.16	203.53	78	209.53	174.85	71	271.56	260.40	69	272.75	215.26	75	143.60	196.35	42
<b>Payout Ratios — Subsidiaries:</b>															
<b>Percent of Bank Net Income</b>															
Dividends from bank subsidiaries .....	84.79	45.96	85	76.89	60.28	70	73.72	66.55	58	66.17	60.71	63	57.53	59	47
Interest income from bank subsidiaries.....	0	0.11	24	0	0.36	20	0	0.54	18	0	0.52	18	0	0.76	17
Management and service fees from bank subsidiaries .....	0	0.88	38	0	1.47	37	0	1.55	36	0	1.88	36	0	2.98	34
Other income from bank subsidiaries.....	0	0	47	0	0	46	0	0	46	0	0	47	0	0.01	47
Operating income from bank subsidiaries .....	84.79	51.33	80	76.89	62.88	66	73.72	69.36	54	66.17	63.43	57	57.53	62.82	45
<b>Percent of Nonbank Net Income</b>															
Dividends from nonbank subsidiaries .....	84.01	62.63	60	0	56.39	15	0	82.95	12	0	51.40	0	0	102.35	0
Interest income from nonbank subsidiaries.....	0	2.44	31	0	7.38	32	0	20.25	26	0	18.56	0	0	8.11	0
Management and service fees from nonbank subsidiaries .....	0	0.37	40	0	0.86	39	0	1.92	38	0	2.96	0	0	0.85	0
Other income from nonbank subsidiaries.....	0	0.07	45	0	0.16	46	0	1.06	43	0	0.15	0	0	0.81	0
Operating income from nonbank subsidiaries .....	84.01	87.22	57	0	79.84	8	0	150.41	6	0	99.33	0	0	165.35	0
<b>Percent of Subsidiary Holding Companies' Net Income</b>															
Dividends from subsidiary holding companies.....	0	38.10	0	0	43.51	0	0	61.23	0	0	48.56	0	0	59.89	0
Interest income from subsidiary holding companies.....	0	5.26	0	0	8.40	0	0	6.54	0	0	3.95	0	0	2.71	0
Management and service fees from subsidiary holding companies.....	0	0.73	0	0	0.44	0	0	0.36	0	0	0.43	0	0	0.56	0
Other income from subsidiary holding companies.....	0	-0.40	0	0	0.01	0	0	0.29	0	0	0.01	0	0	0	0
Operating income from subsidiary holding companies.....	0	58.37	0	0	55.20	0	0	76.49	0	0	61.19	0	0	64.33	0
<b>Dependence on Subsidiaries:</b>															
<b>Percent of Total Operating Income</b>															
Dividends from bank subsidiaries .....	99.29	74.16	75	99.58	69.76	80	99.95	67.32	93	99.95	65.18	88	97.48	59.17	78
Interest income from bank subsidiaries.....	0	0.23	23	0	0.63	20	0	0.80	18	0	0.92	18	0	0.94	17
Management and service fees from bank subsidiaries .....	0	1.44	37	0	1.87	37	0	1.81	36	0	2.01	37	0	2.17	35
Other income from bank subsidiaries.....	0	0.02	46	0	0.04	45	0	0.03	44	0	0.02	47	0	0.09	44
Operating income from bank subsidiaries .....	99.29	83.13	65	99.58	82.20	70	99.95	78.80	89	99.95	74.20	82	97.48	69.23	58
Dividends from nonbank subsidiaries .....	0.47	3.07	59	0	1.95	23	0	2.65	19	0	2.57	23	0	2.65	23
Interest income from nonbank subsidiaries.....	0	0.18	36	0	0.73	36	0	1.19	30	0	2.32	29	0	2.79	27
Management and service fees from nonbank subsidiaries .....	0	0.01	42	0	0.02	42	0	0.06	41	0	0.03	41	0	0.07	40
Other income from nonbank subsidiaries.....	0	0.01	45	0	0.01	46	0	0.04	44	0	0.02	48	0	0.17	42
Operating income from nonbank subsidiaries .....	0.47	4.67	53	0	4.70	16	0	7.29	11	0	7.64	14	0	9.99	11
Dividends from subsidiary holding companies.....	0	2.10	45	0	2.53	44	0	4.52	43	0	5.15	42	0	5.49	42
Interest income from subsidiary holding companies.....	0	0.01	45	0	0.11	44	0	0.20	44	0	0.37	43	0	0.13	45
Management and service fees from subsidiary holding companies.....	0	0	48	0	0	49	0	0	49	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	49	0	0	48	0	0	49	0	0	49
Operating income from subsidiary holding companies.....	0	3.91	43	0	4.56	42	0	6.08	40	0	6.79	39	0	6.46	40
Loans and advances from subsidiaries / Short term debt.....	0	158.10	0	0	135.13	0	0	83.37	0	0	87.87	0	0	83.68	0
Loans and advances from subsidiaries / Total debt .....	23.77	26.38	59	23.77	27.08	57	23.77	28.33	58	23.78	26.53	60	23.78	39.18	65